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WOMEN IN BUSINESS

Proven opportunities for females aiming to be their own boss

page 36

REDUNDANCY CLINIC

How to limit tax liability on job-loss payouts

Page 70

CUSTOMER RETENTION

Boost your profits by 25%

page 72

GROW YOUR COMPANY

Expert advice, and pitfalls to avoid

page 78

YOUNG ENTREPRENEUR

Daniel Thomas turns over £1 million a year

page 84

MIKE CLEARY

10 top tips for direct sales success

Page 86



Could you make a
lifelong income
from property?

“I went from housewife to
HMO Landlord of the Year”

Gertie Owen



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in this issue

March 2015

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16



36



70



72



84

COVER STORIES

16 PLATINUM PROPERTY PARTNERS

Could you make a lifelong income from property?

36 WOMEN IN BUSINESS

Proven opportunities for females
aiming to be their own boss

70 REDUNDANCY CLINIC

How to limit tax liability on job-loss payouts

72 CUSTOMER RETENTION

Boost your profits by 25 per cent

78 GROW YOUR COMPANY

Expert advice and pitfalls to avoid

84 YOUNG ENTREPRENEUR

Daniel Thomas turns over £1 million a year

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12



20



82



86



meet our experts



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is founder and owner of Dublcheck, a leading franchise commercial cleaning company that was established in 1993.

FRANCHISING

12 FUTURE'S BRIGHT
Jill Phillips bounced back from redundancy by buying a ZipYard franchise.

18 THROUGH THICK AND THIN
Franchising delivers outstanding performance, whatever the economic weather.

20 LONDON CALLING
The British & International Franchise Exhibition returns to London Olympia on March 13-14.

22 WOMEN LEADING THE WAY
Sussanne Chambers explains why HomeXperts is a viable option for females.

24 IMPROVING PEOPLE'S LIVES
Joe Guishard and Andrew Davis are two of care specialist Right at Home's most successful franchisees.

38 CONSTANTLY EVOLVING
How SureCare has developed its offering.

42 BIG PLANS
Dublcheck's Scott and fiancée Stacey have built their cleaning franchise into a thriving business.

48 RIGHT MOVE
ChipsAway franchisee Alistair Hoy has his sights set on the big time.

RUN YOUR BUSINESS

76 STAND OUT FROM THE CROWD
Boost your digital marketing campaigns' customer appeal.

80 DISASTER-PROOF YOUR BUSINESS
Could your business withstand a catastrophe? If not, what can you do? Paul Rigby supplies the answers.

82 CONNECTED CUSTOMERS
The smartphone has delivered a marketing channel that's transforming commercial relationships.

BUSINESS OPPORTUNITIES

86 LOW COST - BIG POTENTIAL
How to build a thriving direct sales business.

88 TRUE TO ITS ROOTS
NYR Organic offers ethical health and beauty products, handmade in the UK.

89 BUILDING YOUR SKILL SET
Taking time to understand your level of emotional intelligence is time well spent.

news

Diary^{DATES}**THE NATIONAL
FRANCHISE EXHIBITION
NEC, Birmingham**

February 20-21

**THE BRITISH &
INTERNATIONAL
FRANCHISE EXHIBITION****Olympia, London**

March 13-14

**THE BRITISH FRANCHISE
EXHIBITION****EventCity, Manchester**

June 19-20

**FRANCHISE
OPPORTUNITIES LIVE****London**

September 4-5

**THE NATIONAL
FRANCHISE EXHIBITION
NEC, Birmingham**

October 2-3

.....
**Quote
of the
month**

"Take up one idea. Make that one idea your life - think of it, dream of it, live on that idea. Let the brain, muscles, nerves, every part of your body be full of that idea and just leave every other idea alone. This is the way to success."

**Swami Vivekananda,
Indian Hindu monk.**

500-plus exhibitors to attend **Franchise Expo Paris 2015**



Around 37,000 visitors and investors from five continents are also set to visit the French Franchise Federation show, which takes place on March 22-25.

Established over 30 years, 90 business sectors will be represented at Franchise Expo Paris. Numerous experts from the world of franchising will also be in attendance.

Many exhibitors will be recreating their sales

outlets and restaurants on their stands, enabling visitors to experience the brand identity of the franchise networks for themselves.

The international event will showcase over 110 new franchise concepts, ranging from traditional sectors such as fashion and catering to newer trends such as fitness coaching, water biking, nail bars and street food.

For more information visit www.franchiseparis.com

SUBWAY opens 2,000th store in UK and Ireland

Franchisee Christopher Seymour says: "It feels fantastic to have opened the 2,000th SUBWAY store in the UK and Ireland. It's a great honour to be a part of such a big franchise and I'm delighted I've been able to contribute to its success."

"Hemel Hempstead is my 12th store and I have another three in the pipeline for this year."

SUBWAY has opened 260 stores in the UK and Ireland during the last 12 months - an average of five a week. All its outlets are owned by local business people who operate on a franchise basis.

One of the largest areas of growth for SUBWAY is the development of stores in non-traditional locations such as on forecourt sites and within convenience stores, universities and hospitals. Partnerships with organisations including Welcome Break, Euro Garages, Applegreen and Sodexo have helped the brand to open more than 430 non-traditional locations in the UK and Ireland.

"The level of growth the brand has experienced in the UK and Ireland is a fantastic achievement," Greg Madigan, area development manager for SUBWAY UK and Ireland, says. "It reflects the

entrepreneurial spirit of SUBWAY franchisees and development agents, together with the power and support of the global SUBWAY brand.

"We have a strong pipeline of stores opening throughout 2015 in a variety of locations."

The UK and Ireland is SUBWAY's third largest market behind the US and Canada. In all, the company has more than 15,000 international locations in over 105 countries outside of the US, with over 4,500 stores across Europe.



Commercial activities not covered by home insurance policies

145,000 home-based business owners have rejected business insurance because they believe their commercial activities are covered under their home insurance policy, new research from insurer Direct Line for Business has revealed.

Home contents insurance can often cover office equipment, but does not offer the full cover home business owners need. The research also highlighted that 20 per cent of home businesses are not insured at all.

"Home businesses are booming at the moment - they are creating jobs and local wealth, as well as boosting the national economy," Jazz Gakhal, head of

Direct Line for Business, says. "With that in mind, it's worrying to see a significant proportion of them have not taken out business insurance to protect their assets.

"Home business insurance can be purchased in addition to home insurance and provides essential business cover for a wide range of businesses operating from home."

According to Direct Line for Business, 29 per cent of home business operators believe they do not need insurance because they are not big enough. However, the size of the business does not reduce their liabilities if something goes wrong.



Kriss Akabusi with PPP founder Steve Bolton

Kriss Akabusi joins property franchise

A three-time Olympic medallist, he announced he had become a Platinum Property Partners franchisee at the company's recent annual awards ceremony, which he was hosting.

Speaking at the awards, he said: "I might be a gold medallist, I might be a great runner, I might be 56 and I might be a granddad, but I am a baby in this business and I can't wait to get started."

Kriss will begin building his buy-to-let portfolio with the support of PPP when he finishes his MBA at Ashridge Business School.

Steve Bolton, founder and chairman of PPP, says: "Kriss is a truly inspirational individual and world class performer who embodies the PPP philosophy and values. We are proud to welcome him into the family. He is yet another valuable addition to our unique community of like-minded, successful and ethical property investors and entrepreneurs.

"Just like all of our other partners, Kriss joined PPP so that he can build his own high profit, low risk property portfolio. His goal is to increase his income, provide greater pension security and leave a lasting legacy for his children and grandchildren.

"Our job is to mentor and support Kriss every step of the way and we look forward to building a long term win-win partnership together."



Ovenclean launches first national TV campaign

A major investment by the domestic oven cleaning franchise, the advert is set to appear from the end of February.

Ovenclean chief executive Tim Harris says: "The advert will appear on a range of digital TV channels targeting Ovenclean's core customer demographic, including Sky Living, Good Food, Comedy Central and Watch, to name a few.

"We are hugely excited about the next stage in growing the Ovenclean brand nationally and

confident our powerful new TV advert will generate a substantial increase in leads for our network of specialists."

Franchisee Graham Kerridge is also looking forward to the TV activity starting.

He says: "I'm so pleased to have joined Ovenclean just as the national advertising activity is taking off. It is a very exciting time to be part of the network and I'm pleased to be growing and developing my business going forward with the support of the centrally run advertising campaign."

Start-up inspirations revealed

The main driver for people wanting to run their own businesses is their desire to be their own boss, according to the latest survey from Barclays.

54 per cent cited this reason for becoming self-employed, followed by being made redundant (20 per cent) and wanting to turn a hobby into a business (16 per cent).

Rebecca McNeil, managing director of Business Lending and Enterprise at Barclays, says: "It is important that business owners are passionate about what they do, as commitment and motivation are key tools to getting a successful business up and running."

Double celebration for Dublcheck

Not only has the commercial cleaning company been successfully franchising for 22 years, it's now also a full member of the British Franchise Association.

Dublcheck founder and chairman Carol Stewart-Gill says: "We are delighted to have become full members of the British Franchise Association. As one of the longest running commercial cleaning franchises, we pride ourselves on maintaining standards - not just cleaning standards, but franchising standards too. I know our long-term franchisees, of which there are many, would agree Dublcheck does it right."

Founded in 1993 and with over 100 UK franchisees, Dublcheck provides cleaning services to offices, showrooms and health facilities.

Carol adds: "Our franchise opportunity offers a fresh approach to establishing and managing a business. We operate a guaranteed turnover scheme and provide unparalleled support, including invoicing and payroll, to provide every venture with the opportunity to become a lucrative enterprise."

"When investing in a Dublcheck franchise, you will be allocated an experienced and professional mentor, who will provide comprehensive initial support. Our franchisees also benefit from having the choice of guaranteed growth options, while our dedicated sales team introduces new customers to the company every day, enabling franchisees to concentrate on growing their businesses by delivering a high quality and efficient service."

Search begins for Britain's top franchisors

The British Franchise Association HSBC Franchisor of the Year awards, supported by Express Newspapers, are back for a 26th year to recognise the best in the business for their exceptional franchising practices.

Last year vehicle cleaning products specialist Autosmart took home two awards, including top honours as Franchisor of the Year. The Emerging Franchisor of the Year prize went to care company Right at Home.

Of the win, managing director Ken Deary said: "Receiving recognition of our hard work and success over the past four years was fantastic. We weren't sure whether we were ready to enter such established awards, but I'm glad we did, as being profiled so prominently in the media gave us a substantial spike in franchisee interest and enquiries, which is always a positive thing."

This year franchisors will also be competing for awards for innovation, franchisee recruitment and customer focus.

"We work hard to ensure our awards correctly recognise the ethical standards found throughout the bfa franchisor community," Pip Wilkins, bfa head of operations, says.

"After an exceptional number of high quality entries last year and following feedback from shortlisted businesses, I'm pleased to announce the return of the Gold, Silver and Bronze accolades within the main bfa HSBC Franchisor of the Year award. This will properly reflect the breadth of quality demonstrated by entrants."

Finalists will be named in mid-April. Winners will be announced at a black-tie dinner at the ICC, Birmingham on June 25.

For details of how to enter visit www.thebfa.org/franchise-awards/franchisor-awards.

WebNEWS

TALK DON'T TYPE

The average British worker receives 7.2 'pointless emails' a day or a staggering 1,728 in a typical year, a new study has found. Emails 'organising a whip around', asking for sponsorship or wishing people happy birthday topped the list of irritating topics, while 'someone's stolen my mug' and 'there isn't any toilet roll' also made it onto the list of top pointless emails. The poll by headset company Sennheiser Communications of 2,000 office workers revealed 53 per cent would prefer face-to-face communication with fellow workers, although 10 per cent said they were scared to pick up the phone.

APP FOR ENTREPRENEURS

Ultrpreneur, the world's first self-development app for entrepreneurs, has been launched. The brainchild of business author Julian Hall, it was developed to help entrepreneurs beat the odds against success in the world of business. The 12-step programme brings together experts in health, fitness, business, relationships and psychology to help people take control of each area of their life, Hall says, so they can become: "The super, the ultra and the best versions of themselves possible."

SOPHISTICATED HACKING

Hackers are becoming increasingly sophisticated and could penetrate the IT systems of more than half of UK businesses in less than an hour, a data security expert has warned. Walter Rossi of specialist business IT and telecoms provider Daisy Group explains: "Most businesses' firewalls are designed to withstand simple viruses and malware, but have little protection against the sophisticated methods used by hackers seeking to steal data or disrupt their operations. Although awareness of the problem is growing following attacks on Sony, Microsoft and Apple's iCloud, hacking is largely seen as a 'big business' problem and often overlooked." Walter adds: "Attacks on small and medium-sized enterprises are remarkably common, as their security tends to be less sophisticated, making them easy prey. They are usually targeted by those aiming to steal their customers' bank details, blackmail them or to use them as a back door to get into larger organisations."

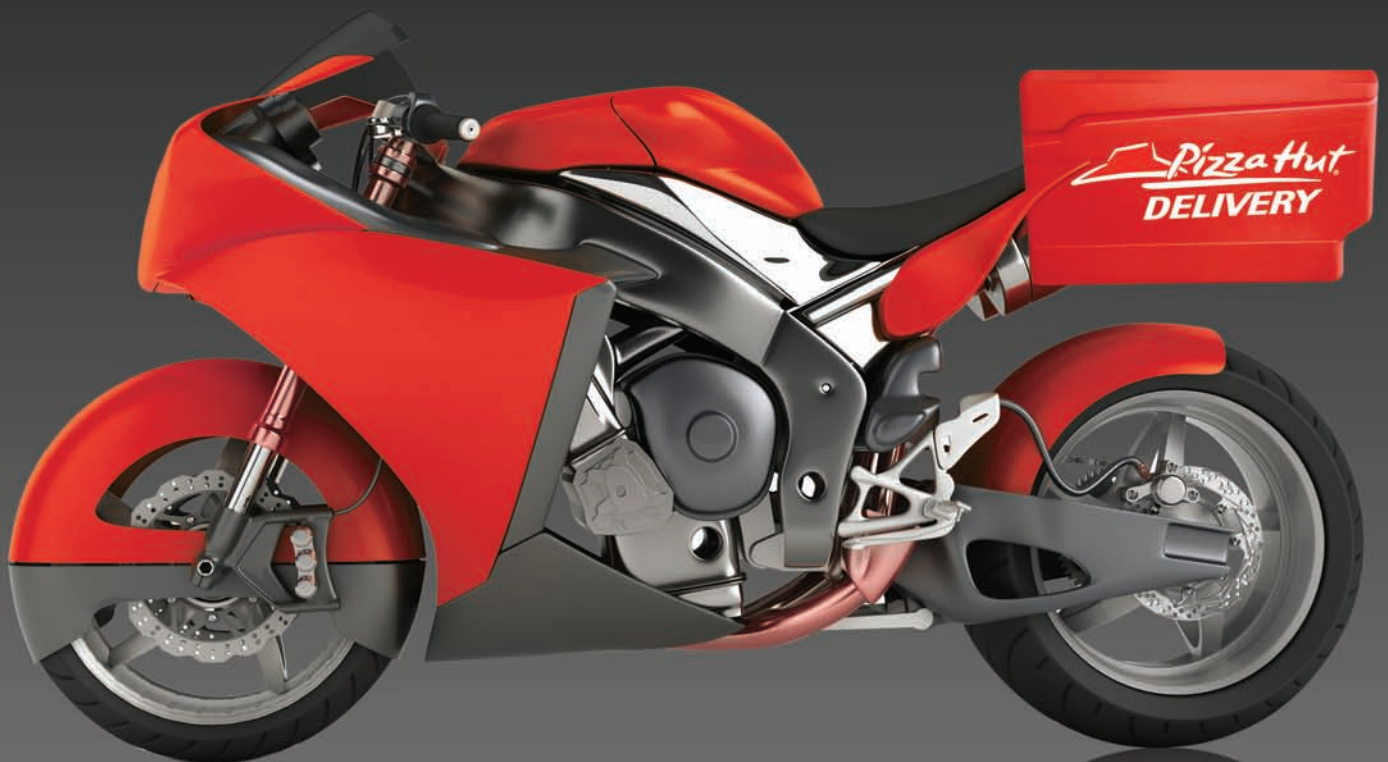
GAME OF DRONES

Sales of consumer drones were up 24 per cent in 2014 and analysts predict the market for drones in a business context could be worth billions in the near future. Between January and October 2014 the number of organisations permitted by the UK's Civil Aviation Authority to fly drones under 20kg rose by 80 per cent. It is not illegal - as it is in the US - to use drones as a delivery service, although CAA regulations exclude the use of drones in 'crowded areas'. Their use within ecommerce is only beginning to be explored and industry experts suggest the unmanned aerial vehicles could revolutionise the way we do business. Watch this space.



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Path to prosperity

PHILIP MILBURN, HEAD OF MR ELECTRIC AND AIRE SERV, REVEALS HIS TOP FIVE REASONS WHY INVESTING IN A FRANCHISE IS AN EXCELLENT IDEA FOR INDIVIDUALS CONSIDERING BECOMING THEIR OWN BOSSES



Setting up a new business can be a difficult and arduous task, which is why more people who want to be their own bosses are turning to franchising instead of starting a business from scratch.

Here are my top five reasons why investing in a franchise is an excellent idea:

ABILITY TO SELL THE BUSINESS

When the time comes to sell their companies or retire, many business owners find that they are unable to. Often they have built their company around themselves - and so the business has no resale value. They did not know how to position their business as a high value entity that could contribute significantly to their retirement savings.

A lack of a tried and tested system for running the business on a day-to-day basis means no one can run it apart from the owner. Owning a franchise and then selling it on means the new owner has a much better chance of succeeding. The business model has been proven and there will be a support team in place to offer advice and guidance throughout the transition period.

GROWTH POTENTIAL

Individuals invest in a franchise because it is a faster way of establishing and growing a business. Setting

up a company on your own can take time, as in most cases there's a significant amount of ground work to be done before it becomes profitable.

A franchise may not be profitable in the early stages, but the chances of growth are much higher than for an independent start-up. Crucial factors such as an established customer base and a proven business model all ensure that a franchise can be successful within a shorter space of time than if you started a business from scratch.

QUALITY OF LIFE

Running a business is no easy task, especially if you've only got a small number of employees to rely on or are doing everything yourself. Being your own boss can mean long working hours and little time for family or other personal commitments.

Owning a franchise offers a much different way of life. The initial work of establishing the business has already been done for you. As a result, the brand is usually well known and there is already a market for the products or services you are selling. Franchisees also receive ongoing support from the franchisor, who has made an investment in your success.

With a proven system in place, once up and running many franchises can be left in the hands of trusty employees, allowing the owner to enjoy a good work-life balance. It is much harder to leave a

business in the hands of someone else if it has been built by and around the owner.

RESEARCH AND DEVELOPMENT

Many owners fail to research and develop their businesses in order to stay ahead of the competition. Industry changes are sometimes so rapid that it is almost impossible for an owner/managed business to keep up to date with them.

In contrast, franchisors will often have a team of people in place dedicated to the research and development of their businesses. Any new information, products or services are then disseminated among the franchisee network.

BRAND AWARENESS

Most established franchises have nationally recognised branding, which helps franchisees significantly when it comes to building trust with customers.

As an example, an electrician looking to set up in business on his own would have to invest a significant amount of time and money establishing his company in the local area. An individual who has purchased a franchise, on the other hand, may begin day one of trading with customers already in place because of a franchisor's proven brand and pre-launch marketing efforts. **MM**

franchising



Future's bright

JILL PHILLIPS BOUNCED BACK FROM REDUNDANCY BY BUYING A ZIPYARD CLOTHING ALTERATIONS AND REPAIRS FRANCHISE

Jill Phillips says she was “very cross” when she was made redundant from her job in credit control in September 2011. However, within 12 months she became the owner of The ZipYard in Basingstoke and admits it was probably the best thing that ever happened to her.

Jill lived in Hanover, Germany from the age of 14 with her father, an ex-RAF serviceman, and German mother. In 2006, after both parents passed away, she decided to move back to the UK. It was then she met husband-to-be Gerald and became a credit analyst in the UK offices of a major US corporation based in Basingstoke.

LOST HER JOB

But after five years with the company and having worked her way up to team leader, Jill was informed she was to be made redundant.

“I thought it was a job for life and I didn’t know what to do with myself,” she explains.

Jill returned to Germany for a couple of weeks to visit friends and spent time considering her future on her return to the UK.

“I couldn’t muster up much enthusiasm to do anything, then Christmas came and I thought ‘Right, you’ve got to get yourself going girl,’” she says.

Soon after Jill’s husband returned home from a trip to the doctors clutching an advertisement he’d seen in a magazine in the waiting room about The ZipYard.

She agreed to contact Nigel Toplis, franchisor of The ZipYard, to find out more about the business. Nigel suggested she pay a visit to Richard McConnell, owner of The ZipYard in Altrincham.

Jill explains: “Gerald and I went to stay in Altrincham for a Valentine’s weekend break and visited Richard’s centre. We were excited by what we saw and I felt I could manage this kind of business. That was in the February and after that it all happened very quickly - finding premises, training, hiring staff and doing all the legal stuff. We opened on Monday, May 21, 2012. I was nervous, but quietly confident.”

Since launch, sales have been good. Jill adds: “The feedback from local people is so encouraging. People come into the centre and say to me: ‘This is just what Basingstoke needs. Thanks for opening here.’”

And, says Jill, the franchisor has been very supportive: “The whole team has been fantastic. From the training, which was very hands-on, to the huge level of support I’ve had, it’s all been great. Although it’s my business and the buck stops with me, I’ve never felt alone or out on a limb. It’s been teamwork from day one.”

“Once my business has been up and running for a while, I’d love to branch out with another one somewhere else. But for now I’m happy focusing my efforts on Basingstoke and making a success of it. I’ve just taken on another seamstress, so the business is growing already.”

HIGHLY RECOMMENDED

Would she recommend The ZipYard to other potential franchisees?

“Most definitely,” Jill says. “I’m learning all the time and it’s such a sociable business. I enjoy talking to the customers and get a feeling of satisfaction from seeing how happy they are when their clothes fit properly.”

“As a woman, I can recommend the business. All I’d say is you have to want to succeed and know what your capabilities are.” **MM**

FOR MORE INFORMATION

■ Call Emma Downes on **01530 513307** or email info@thezipyard.co.uk. Total cost of the franchise is approximately £38,500 (plus VAT) plus shop fit.

FREE INFO NO: 4718

franchising



Checking the **contract**

IT'S CRUCIAL YOU HAVE A FRANCHISE AGREEMENT SCRUTINISED BY A QUALIFIED SOLICITOR BEFORE MAKING A FINANCIAL COMMITMENT, **PAUL STAFFORD** OF THE BRITISH FRANCHISE ASSOCIATION **SAYS**

You've found your perfect franchise, done your due diligence until you can find out no more and pored over the financials to make sure your new opportunity can pay the bills with a lot of hard work. Eventually you'll arrive at perhaps the most important aspect of becoming a franchisee - signing the franchise agreement.

There are a lot of different facets when it comes to the contract between franchisee and franchisor, with any good agreement being tailored to the particular brand and franchise model.

LEGALLY BINDING

But there's one thing you must do above all else - and that's get it checked by a qualified and accredited franchise solicitor. Not a commercial lawyer, not one that helped you buy your house, nor one that you've known for years as a friend, but one that understands the franchise sector inside out and can tell you exactly what you're signing up for. This is a legally binding contract and it's going to govern the future of your relationship with your franchisor for some time (most agreements are for a duration of five years, more for some franchises).

Of course, it's an easy thing to skip over. An agreement review typically costs anywhere from £400 upwards and some people don't want to bear

that cost. But you're about to sign up to a legal contract, determining, among other things, what support you have the right to expect as a franchisee, what you must do to satisfy the franchisor and how much you must pay in management service fees.

At the British Franchise Association, we receive calls from people who have signed up to something claiming to be the next big thing, not had their agreement checked and now find themselves locked into a business that receives little or no support, but with a legal mandate to continue to pay their 'franchisor' fees every month regardless.

A simple check from a qualified mind would have shown that this 'franchisor' has promised them no support by law, but that they're about to legally agree to pay the franchisor a sum of money per month for the next five years.

It simply cannot be overstated how important this part of the franchise recruitment process is. So much so, in fact, that even when looking at franchisors that are bfa members and have therefore agreed to conduct their franchise model according to the European code of ethics on franchising, we still strongly recommend you get your agreement checked.

Why is that, given we look so stringently at a franchise before they can join the bfa? Simple - so that you understand, inside out and back to front,

exactly what you are signing up to. Is your territory exclusive? What will your fees be on a monthly basis? Is there a marketing levy? What are your rights when it comes to selling your business? Renewal terms? Are there any terms that are particularly unusual that need careful consideration? These are just a few of the questions covered by that agreement. There are a lot more.

PROTECTING THE BRAND

None of this is intended to scare - quite the contrary. The franchise agreement protects both franchisor and franchisee, as well as the wider brand and franchise network, for the benefit of all parties concerned.

But if you're doing the right research elsewhere in the joining up process, don't fall short on this vital last step - get the agreement checked, sign up with confidence and let your focus and concentration be on your exciting new business. It could be the best few hundred pounds you spend in the entire process. **MM**

FOR MORE INFORMATION

■ A full list of accredited, expert solicitors can be found on the British Franchise Association website: **www.thebfa.org/members/affiliates/legal-advisors**.

looking ahead

NEXT ISSUE



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cover story

PPP's Power Women

HOW THREE OF PLATINUM PROPERTY PARTNERS' FEMALE FRANCHISEES SECURED THEIR FAMILIES' FINANCIAL FUTURES THROUGH BUY-TO-LET INVESTMENT

Property is no longer a man's world - these three women are living proof of that. Despite having different motivations for getting into the property market, they all have one thing in common - they have each successfully built their own specialist buy-to-let business that gives them a lifelong income by joining Platinum Property Partners, the most successful property investment franchise.



I REPLACED MY SALARY IN FOUR YEARS - CATHY COLSTON, BATH

"It was 2005 when I first dipped my toe into the buy-to-let water. My sister and I inherited a commercial property in Cardiff. We were both working full-time and decided to take on the big project of converting it into three one-bedroom flats. Luckily for us it went pretty well, despite being what you might call 'accidental landlords' - they were let immediately after the first viewings.

"However, it wasn't until four years ago that I looked at property investing as a route to financial freedom. I'd worked for Boots for 22 years, most recently as Head of the Pharmacy Division, commuting weekly to Nottingham from where I lived in Bath. I decided I wanted to improve my work/life balance and so I left my job and focused on my passion for property.

"This is when one of my mentors recommended I join PPP. After intense due diligence, I realised that this was a company that would help me take my buy-to-let business to the next level. PPP gave me a structured support system and robust investment model that would enable me to maximise my returns. I changed my investment location, moved from student Houses of Multiple Occupation [HMOs] into professional HMOs and started to build a portfolio of properties much faster than I would have done on my own.

"PPP has changed my life. Not only do I now have a tried and tested formula to follow that has helped me to replace my salary, but I've been able to develop personally with PPP. In a world where finding the right people to do business with is very difficult, I have the support and guidance of a great team of people I can trust."



Cathy Colston: "PPP has changed my life"



I CAN NOW BE A GOOD MUM AND A CAREER WOMAN - AMANDA STATON, HOUNSLOW



"Becoming a mum for the first time made me realise I wanted a job that would fit in with my family life. I left my career in consumer sales for a large cosmetics company behind me and spent a year hectically juggling consultancy work with my family life.

"When Tom came along two years after Meghan, I knew I couldn't be the kind of hands-on mum I wanted to be while working long hours and commuting to and from the office - this option just never sat comfortably with me. But I still wanted to work in some way and contribute to the family's income, so I needed to find a business opportunity that would fit around the children and our lifestyle.

"My husband Simon and I literally stumbled on PPP at a franchise show in Birmingham, where we were just hoping to get some ideas. We didn't know what we wanted to do and had actually been considering starting a nursery. But when we saw PPP Founder Steve Bolton's presentation, we became really excited. All the way home we couldn't stop talking about it - the key thing for me was that it allowed me to earn a good income while spending time with the children. What's more, the properties would be ours and would mean we were building a solid legacy for the children.

"I joined in 2012 and haven't looked back. I have three highly profitable properties up and running and a fourth in development. Don't get me wrong, it's not always plain sailing. I work approximately three days a week and sometimes even take the children with me to viewings or meetings with builders when a new property is refurbished - they love seeing their mum working.

"Being my own boss gives me the freedom to work the hours I choose, which is great for family life. I would never have that kind of flexibility working for someone else.

"The best thing about joining PPP has been the fantastic support network. It's great to bounce ideas off each other or seek advice when you're not sure if something is going right - it's also good to just be able to chat to other like-minded adults rather than builders or babies.

"My long-term plan is to build a portfolio that will generate enough income to provide for the children's education whilst maintaining the same lifestyle. Simon is also hoping to retire early. We've considered investing in the North and I was even filmed for Channel 4's Dispatches programme, 'The British Property Boom', which aired in December 2014."

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■ Find out how you can start your own business that will give you more freedom now and financial security in the future by downloading a free copy of PPP Founder Steve Bolton's book 'Successful property investing: How to earn £50,000 to £150,000 in two to five years'.

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FREE INFO NO: 4673

I WENT FROM HOUSEWIFE TO HMO LANDLORD OF THE YEAR - GERTIE OWEN, LONDON

"In 2010, I found myself in a situation where my eldest daughter was about to go to university and my youngest was busy with her A-levels. After being a housewife for 23 years, I was feeling very redundant and maybe even suffering from 'empty-nest syndrome'. I really didn't see what my future held.

"When I found PPP, it was the challenge I'd been looking for. I had absolutely no experience in any kind of property investment and I was looking for the best to teach me. I had so much to learn. PPP not only provided me with unrivalled training, support and guidance whenever I needed it, but also taught me everything I needed to know about being a great landlord and how to run a great business.

"Since joining three and a half years ago, I have exceeded my financial goal, which was to have a portfolio worth around £2 million and a net income of £100,000 a year after all costs. And I was delighted to be awarded the accolade of HMO Landlord of the Year in 2013.

"My life has changed tremendously. I never have a boring day like I used to have and while the past three years have been very busy, I'm now reaping all the benefits of my hard work. I've also found that I've become a good role model for my children. They've seen how hard I've worked and the journey that I've been through and are very proud of me.

"If someone like me, with little knowledge or confidence, can be successful working in Partnership with PPP, then I'm absolutely certain other people can do the same."



Gertie Owen: HMO Landlord of the Year 2013

british franchise association

Through **thick and thin**

FRANCHISING DELIVERS OUTSTANDING PERFORMANCE, WHATEVER THE ECONOMIC WEATHER, **PAUL STAFFORD** OF THE BRITISH FRANCHISE ASSOCIATION **SAYS**

Look back at franchising over the last 10 years and the wider UK economy reveals just how strong the performance of the sector has been - in good times and bad.

With years of prosperity followed by years of downturn, it's been a turbulent decade for businesses across the country. Despite this, statistics reveal just how well franchising has performed throughout, whether the rest of the economy has been struggling or prospering.

Data from the Office for National Statistics shows that from 2003-2013 (the most up-to-date comparable data available) the number of people in employment across the country rose by seven per cent and the UK's GDP (total economic output) increased by 11.5 per cent. Both figures demonstrate solid growth, despite the lengthy downturn.

REMARKABLE

However, the performance of franchising in comparison is nothing short of remarkable. In the same time frame, employment in franchised businesses increased 46 per cent, according to the British Franchise Association/NatWest franchise survey, and the combined turnover of all franchised businesses grew by 42 per cent to a record high in 2013.

In terms of the recovery from the financial crisis that struck in 2008, franchising showed its ability to bounce back quickly. Both employment and turnover were ahead of 2007 levels by 2011; it took until last year for the wider economy to reach its previous heights.

Looking back even further, for more than 20 years consecutively, through thick and thin, there's a trio of impressive facts:

- Around 90 per cent of franchisees report profitability annually (lowest: 87 per cent; 2013: 92 per cent).
- Less than five per cent of franchisee-owned businesses fail commercially (2013: 2.3 per cent).
- The number of franchisors operating in the UK has risen each year to 930 and counting.

Examining the UK by region, it's easy to see why the national statistics for franchising have been so consistently impressive. Every economic region of England and Wales showed substantial growth from 2008-2013, with turnover rising a minimum of nine per cent. Only Scotland and Northern Ireland have struggled to recover to pre-crisis levels.

That's true even in some of the worst-hit regions. Franchising turnover in Wales grew by 33 per cent between 2008 and 2013; in the north west it was up 27 per cent; and in the north east 17 per cent. All three regions contained 20 per cent more jobs in franchising than they had done five years previously.

Elsewhere the picture was even rosier. London franchising grew by 35 per cent, while the biggest regional expansion was registered in the south east, with a huge 42 per cent increase in turnover.



“The average age of all franchisees in the UK has been in the mid-40s or above for several years, but more of the newer recruits to the sector are under 30 than over 50”

Perhaps one reason why franchising has proven increasingly popular is its inclusivity. With no discrimination on age, gender, ethnicity or previous background for franchisees, it's truly a sector that's suitable for all.

For example, women in business has been a popular media topic for a few years now, but franchising has long been leading the way - enjoying a rate of 30 per cent female business ownership and rising, well ahead of the wider economy.

Similarly, age really is just a number. The average age of all franchisees in the UK has been in the mid-40s or above for several years, but more of the newer recruits to the sector are under 30 than over 50. Older franchisees are valued for their experience, know-how and skills learned over a career, younger ones for their fresh perspective, enthusiasm and ability to learn and follow the systems of the franchisor, among other traits.

IMPRESSIVE

And with one in four UK franchisees now operating two or more franchises, there are opportunities to take on as much as you can handle.

The people - franchisors and franchisees - behind the businesses are the ones who have put franchising in the impressive and growing position that it holds today, who generate the above statistics and who have created the platform to go on and reach the next set of franchising milestones in coming years - £15 billion annual turnover and 1,000 different brands are both on the horizon.

And they've shown that whether the economy is stable or not, here is a sector that will keep on demonstrating its worth, year after year. **MM**

FOR MORE INFORMATION

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London calling

THE BRITISH & INTERNATIONAL FRANCHISE EXHIBITION
RETURNS TO LONDON OLYMPIA ON MARCH 13-14



This invaluable event offers a fantastic insight into the world of franchising, with over 100 successful franchise brands exhibiting under one roof.

Sponsored this year by leading fitness brand Anytime Fitness, the two-day exhibition is the UK's leading international franchise event and will bring together industry experts, franchise brands and potential franchisees from across the globe.

DISCUSS

Aspiring entrepreneurs will be given the rare chance to discuss international business opportunities with highly established brands from the UK and overseas. With over 500,000 Brits now employed in franchising across the UK and industry turnover amounting to £13.7 billion, there has never been a better time to adopt one of the UK's most successful business models.

A wide range of sectors will be available to suit any preference, including home care, fitness, accountancy, cleaning, retail, food and drink and many more. Representing a cross-section of businesses from across the world, renowned brands exhibiting include McDonald's, RUSH Hair & Beauty, Platinum Property Partners and Wok&Go.

Guests are able to visit www.franchiseinfo.co.uk, which has an online meetings booking service, allowing visitors to browse the extensive exhibitor list and secure pre-booked appointments with companies of interest to their franchise requirements.

Now in its 20th year, The British & International Franchise Exhibition is the only international franchise exhibition endorsed by the British Franchise Association (bfa). Visitors can be reassured that all exhibitors have been approved and meet the bfa's strict code of ethics.

The event has once again been granted Trade Fair Certification by the U.S. Commercial Service and is recognised as an essential platform for businesses seeking to expand their franchise network into targeted markets around the world.

Tony St Alouis Porter, a legal consultant from Southwark, attended the event in 2014 and commented: "I'd recommend this to anyone who is thinking about going into franchising. It's a really good way to find out what companies are really like, what they want and the reality of investing in a franchise, particularly the costs and what is required. The company presentations help you to discover the different businesses on offer and are helpful and interesting. I've learnt a lot."

The exhibition offers aspiring franchisees a variety of free and informative features, as well as face-to-face guidance from industry experts. This includes an extensive seminar programme, which provides attendees with practical solutions to setting up and managing a successful UK or international franchise business.

Running across both days, the free-to-attend seminars will be led by a range of experts, such as the bfa, business advisers, legal and financial professionals, franchisors and franchisees. The 'Finance Clinic' and 'Careers Clinic' will also be freely available to all visitors and will offer one-to-one advice on business plans and matching a franchise to your skills set.

CHALLENGES

This year will also welcome an exciting new addition to the exhibition - the 'Growing Your Own Business' seminars and workshops. Perfect for those looking to grow and expand their existing businesses, the

workshops will offer solutions to the everyday challenges many businesses face.

The focus will be on subjects such as creative marketing on a budget, workplace pensions, search engine optimisation, public relations, social media, sales and crowdfunding. Successful entrepreneurs from established brands will be inspiring visitors with innovative growth strategies to implement in their own businesses.

Company founders Edd Read of healthy online snack company Graze and Eric Partaker of Chilango will talk about their successes in business and offer visitors their knowledge and expertise.

On Friday, March 13 Edd will be delivering a speech recounting the story of Graze 'From Bedroom to International Business'. The following day, Eric Partaker will relate how his passion for Mexican food during his childhood in Chicago led to the creation of Chilango in 2007, which now serves Mexican food across the capital.

The International Franchise Conference is an essential feature of The British & International Franchise Exhibition and covers key topics for aspiring business owners who are considering international franchising. The conference will be highly beneficial for those looking to invest in an

international franchise and launch it in their home country, as well as those interested in expanding their businesses overseas.

This year, some of the UK's most well-known brands, keynote speakers and franchise experts will be sharing their advice. Toni & Guy, McDonald's, NatWest, Anytime Fitness and BoConcept, among others, will be offering strategies to ensure the success of an international franchise.

A consistently popular event at the exhibition is the McDonald's Open Sessions. This interactive seminar offers visitors the chance to meet with McDonald's staff and learn about one of the world's most successful franchisee training programmes.

With currently over 1,200 restaurants in the UK, which serve more than three million customers every day, this is an unmissable opportunity for those interested in breaking into the food industry. McDonald's will be looking for potential franchisees with a hardworking approach to running a customer oriented business.

AMBITION

Adrian Goodsell, director of franchise sales at Venture Marketing Group, which organises The British & International Franchise Exhibition, comments: "A common misconception is that franchising is only suitable for established business owners. Franchising is open to anyone and works by pairing the drive and ambition of an individual with the experience of a large, established brand.

"The British & International Franchise Exhibition is a unique opportunity to meet with international and UK brands to gain advice and see how franchising could work for you." **MM**

FOR MORE INFORMATION

■ The British & International Franchise Exhibition takes place at London Olympia on March 13-14. Visitors can gain free entry by registering online at www.FranchiseTickets.co.uk and entering the promotional code MML1 (saving £15).

■ For all the latest news, follow the exhibition on **Twitter @UKFranchising**, join the Franchise Exhibitions Group on LinkedIn or 'like' the Franchiseinfo group on Facebook.



franchising

Women leading the way

SUSSANNE CHAMBERS, MANAGING DIRECTOR OF HOMEXPERTS, **EXPLAINS** WHY THE ESTATE AND LETTING AGENCY FRANCHISE IS A VIABLE OPTION FOR FEMALES WANTING TO BE THEIR OWN BOSS

Sussanne Chambers, is managing director of the HomeXperts estate and letting agency franchise, which won gold at The Sunday Times' Estate Agency Franchise of the Year 2014 awards. Last year HomeXperts was also awarded bronze at The Sunday Times' Franchise Lettings Agency of the Year awards.

WHY DO WOMEN MAKE GOOD HOMEXPERTS FRANCHISEES?

HomeXperts franchisees require a great deal of empathy to understand clients' needs, they need to be extremely organised and have the ability to multitask on a daily basis. All these attributes tend to shine through in women - our top franchisee has been a woman for four of the past five years. Understanding the client and putting in the effort day after day helps all our top franchisees to prosper. Out of our top five franchisees, four are either women franchisees or husband and wife teams.

WHAT MAKES HOMEXPERTS STAND OUT FROM THE COMPETITION?

Our brand is all about looking after the customer. HomeXperts franchisees live by the mantra: 'We don't just sell or let houses, we help people to move', which shows in the service the client receives.

A survey we conducted with 164 clients showed that 100 per cent of them would recommend us to a friend or family member, which shows just how great a job our franchisees do at going beyond the

call of duty for their clients. Ensuring our clients are looked after throughout the whole process ensures they know HomeXperts personal agents care about making their move as quick and hassle free as possible.

HOMEXPERTS' FRANCHISE MODEL CONTINUES TO GO FROM STRENGTH TO STRENGTH. CAN YOU GIVE US AN INSIGHT INTO HOW IT WORKS?

We start off by ensuring our franchisees have all the right attributes to become exceptional estate and letting agents - a passion for property, a desire to deliver, a great level of customer service and a self-motivated attitude will go a long way. Our recruitment search is in full swing this year as we expand our franchise. This year we are launching into Scotland and expanding in England and Wales.

Across the UK we are looking for new franchisees with an entrepreneurial spirit who can use their



Sussanne Chambers (right) accepting the Gold Award for Best Estate Agency Franchise from Michelle Mone

"A survey we conducted with 164 clients showed that 100 per cent of them would recommend us to a friend or family member"



Anna-Marie Grant: one of HomeXperts' top earning franchisees

networking skills to become well known locally and establish their business as successful estate and letting agents.

The HomeXperts model, whereby franchisees work from home, works exceptionally well, as the majority of people start their property searches online, meaning working from an office is becoming increasingly irrelevant. A dramatic fall in footfall to estate agent branches shows the public have stopped strolling along the high street on a Saturday afternoon glancing into property agents' windows. Advancing technology has given people more freedom to search for what they want, when they want and being innovative with technology helps our franchisees stand out.

TELL US ABOUT ONE OF YOUR MOST FORWARD THINKING IDEAS

The HomeXperts franchisee hub is one of our biggest investments and also our best franchisee resource. The hub is cloud-based technology, which

provides our franchisees with everything they need to succeed in one central location. This asset ensures our franchisees are able to search quickly and effectively for everything they need within a few quick clicks.

Making our business model more effective helps make an impact on how effective our franchisees can be, allowing them to focus more of their time on helping their clients move home. The hub also holds a vast array of marketing materials, with simple how-to guides explaining how each item can make the difference, compared to the competition.

WHY SHOULD SOMEONE INVEST IN A HOMEXPERTS FRANCHISE?

Our two-week training academy and ongoing support is industry leading, with franchisees gaining a recognised qualification from The National Association of Estate Agents and The Association of Residential Letting Agents.

After new franchisees join us, we have a structured support plan featuring monthly one-to-one meetings, quarterly team meetings and twice weekly webinars. We have a proven, award winning franchise model and our top franchisees join our High Flyers Club, meaning they have achieved more than £10,000 in invoiced commission in a month. **MM**

FOR MORE INFORMATION

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franchise frontrunners

Improving people's lives

JOE GUISHARD AND ANDREW DAVIS ARE TWO OF CARE SPECIALIST
RIGHT AT HOME'S MOST SUCCESSFUL FRANCHISEES



Action men: Andrew Davis
and Joe Guishard

They were action men from two very different worlds, both seeking a new and satisfying career helping others - and both found it at the same time and in the same place.

Now Joe Guishard and Andrew Davis are not only friends and colleagues, but two of the most successful franchisees of care specialist Right at Home, which provides quality care in a client's home as an alternative to residential accommodation.

AWARD WINNERS

Not only did they join the group at the same time and do their initial training together, but since both opened their businesses in October 2012 - Joe in south Wales and Andrew in Bournemouth - they have won some of the franchise's top awards and become two of their biggest earners.

For instance, Joe, for six years a front line response police officer and now Right at Home's Cardiff and Newport franchisee, achieved top sales across the group last year, while Andrew, an army major with 17 years service, grabbed the Operational Excellence award.

Born and brought up in the Welsh capital, his strong sense of belonging didn't blind Joe to the fact there were still problems in the place he would always regard as home.

"The part of the job that most appealed to me was helping people and being of service to the community," Joe says. "I began to wonder whether my career should go more in that direction."

As a result, Joe became the first Welsh Right at Home franchisee and is now boss of a fast growing business with over 90 carers and staff.

"Very few businesses give you the opportunity of knowing you can make a huge difference to someone's life," he says. "We provide quality care and companionship to people who otherwise would almost certainly have gone into residential care, when it was the last thing they wanted. Our service is reliable and highly personalised, putting the client's interest before everything else. We treat them as part of an extended family and aim to become a vital part of their support network."

After 17 years in the army, including front line service in the Balkans and Iraq, Andrew felt it was time for a career change and fancied the challenge of controlling his own destiny - and seeing more of his wife and young daughter.

Like Joe, Andrew's clients range from people in need of companionship or help with daily tasks, to those living with disabilities or perhaps recovering from surgery.

"Providing care on a short or long-term basis, from a daily visit to 24-hour care seven days a week, means we can give an independent alternative to a residential home," Andrew explains.

"It's certainly quite a departure from my previous life. I chose franchising because being master of my own destiny is very important to me and I was attracted to care because I wanted to do something that made me feel good about the value I was adding to the lives of others. When the people we supply care and support to have a better quality of life, that feels great.

"So why choose Right at Home? I did lots of research and was impressed by the company's passion and commitment. I can't speak highly enough about the initial training - it can all seem a bit overwhelming at the start, but I couldn't have asked for more help.

"After the initial training, there has been regular contact between us and the social care and business

management support I received has enabled me to go from strength to strength."

The results speak for themselves. After just over two years, Andrew is grossing over £700,000 per annum in an area with at least 300 rival care providers, is having to turn business away despite having over 45 carers and has just won the franchise's coveted Operational Excellence award.

PEACE OF MIND

"The high quality service enhances our clients' day-to-day living and gives peace of mind to their dependants because our carers are punctual, consistent and do not rush the service they provide," he says.

Andrew is a hands-on boss and still works as a carer up to 20 hours a week to help out his care teams when the pressure is on. Until recently, he also did voluntary work in the local community - he and his family have lived in the Bournemouth area for seven years - but has temporarily had to give that up to cope with his ever growing business.

Apart from the humanitarian aspect, Right at Home says home care is a recession resistant business that is growing at an unprecedented rate. According to government figures, the UK now has three million over-80-year-olds, a figure that's projected to almost double by 2030 and set to reach eight million by 2059.

The company says: "Over the next 25 years, the number of people aged 75 and over will increase by 76 per cent and one in four of the population will be over 65 by 2050.

"Now is the perfect time to capitalise on this massive growth market. The mainstream model of care is moving away from the short, task-led visits offered by most providers towards the more discerning personalised care-at-home model."

Former hospital administrator Allen Hager started Right at Home in Omaha, Nebraska in 1995 to prove his theory that many elderly people could lead healthy, happy lives in their own homes with caring, professional help.

He talked to numerous families to understand the different kinds of challenges they faced and what

sort of care would help. Then he became a qualified nursing assistant to see first-hand the needs of elderly people still living at home.

There are now 400 Right at Home franchises across the world, from Brazil to China. The brand was brought to the UK by master franchise holder Ken Deary in 2009 and now operates 29 UK franchises.

Costing around £30,000, the Right at Home franchise includes a training programme involving a two-week course at head office, on-site meetings and mentoring and continuous improvement meetings

"We get much more comprehensive training than other care organisations," Andrew says.

"That extends to carers, too - they get a thorough grounding in the job, but just as important, they must be dedicated and reliable and take a pride in helping others."

Many franchisees had widely ranging successful careers before they joined Right at Home. For instance, Richard Turner was a financial adviser, Paul Blom was an actor and Tim Haigh was a publishing boss.

DIGNITY AND RESPECT

Joe says he soon realised what a difference quality care can make to an elderly person's life: "Many are lonely, with family living away and we are their friends and lifeline.

"At Right at Home, we are driven by the fact our services help vulnerable people receive the dignity, respect and kindness they deserve. Many say the visits of our girls are the highlights of their day and that our service has been literally life saving."

Andrew adds: "We give quality care and companionship to clients in the comfort of their own homes as part of a service that is reliable, flexible and prioritising clients' interests above all else.

"In everything it does, Right at Home aims to make life better for those it serves. If we can do this, there's no better reward." **MM**

FREE INFO NO: 4821



Action men: Andrew Davis and Joe Guishard

franchising

Join the **vaping market**

THE ELECTRONIC CIGARETTE SECTOR KEEPS EXPANDING
AND SKY THRONE WANTS YOU TO BE PART OF IT

The popularity of electronic cigarettes is undeniable. 12 million people in Europe have become vapers in less than a decade and Great Britain alone saw the sales of e-cigarettes increase 340 per cent in the past year, as buyers give up on traditional cigarettes.

According to the experts, the number of tobacco smokers and vapers is expected to reverse over the next five years. But where are the vapers buying their e-cigarettes?

PURCHASE

Most vapers purchase them online because it's hard to find a sales point that carries high quality brands and provides great customer service. But that's about to change, thanks to Sky Throne, as the company launches a new business opportunity in 2015.

Sky Throne business owners will manage their own selling point in a high footfall location, while the company provides constant support and technical assistance. Your branded kiosk will carry Sky Throne's high quality vaping products. The list of well known brands includes TRUVAPE, Nostalgia, Signature, Alchemy and The Council of Vapor.

SUCCESS

It's a recipe for success, according to Susie Patel, owner of a petrol forecourt and one of Sky Throne's business partners.

"TRUVAPE has been an exciting project to undertake and sales have grown beyond our



FOR MORE INFORMATION

■ Call **020 3086 7429** or
email franchising@skythroneltd.com.

FREE INFO NO: 4993

*"Sales have grown
beyond our expectations"*

expectations," she says. "We have had great feedback from customers and now have a wide range of the e-liquid flavours, which customers all enjoy."

The initial investment is £6,500 (plus VAT). For this, you get initial and ongoing training and support; a starter kit that includes branded uniforms, products and marketing materials; support and advice when choosing the location of your kiosk, including exclusivity, subject to some specification; and a Sky Throne branded kiosk. **MM**

FIVE REASONS WHY THE VAPING MARKET IS GROWING

- Electronic cigarettes are much cheaper than traditional cigarettes, so buyers tend to buy more without worrying about the price.
- Vaping is much safer than smoking. An electronic cigarette doesn't need a flame to work.
- The health consequences of traditional cigarettes are well known. Most smokers who become vapers have reported feeling better physically after switching to e-cigarettes.
- Electronic cigarettes don't smell like traditional cigarettes, which are loaded with tar and chemicals. On the contrary, you can barely notice the smell when someone is smoking an e-cigarette. Vapers simply exhale vapour, which vanishes almost immediately.
- Smoking has a bad reputation. Vaping is now a cheaper, safer, healthier and cleaner option when compared to traditional cigarettes. That is why more than 2.1 million adults in Great Britain currently use electronic cigarettes and many more are likely to join the vaping trend.

franchising

Reap the rewards

DERRICK SIMPSON HAS SOME TOP TIPS FOR CHOOSING THE RIGHT FRANCHISE



During my 26 years in the UK franchise community, I have seen and worked with some successful franchisees who have taken on a franchisor's concept and system and used it to develop substantial businesses. I have also, unfortunately, met many who have not been so successful for one reason or another. What is interesting is that the reasons for these successes, or not, can be distilled into a few key points.

This is my advice for choosing a franchise:

DECIDE ON YOUR INVESTMENT LEVEL AND STICK TO IT

Do not overspend on a business venture. Invest to the level you can afford, always include some negative 'what if' planning in your calculations and keep some money back for the unexpected events that may come along later.

MATCH YOUR INCOME REQUIREMENT TO YOUR INVESTMENT

While the ideal opportunity is to be able invest £10 and earn £100,000, reality isn't like that. So ensure the business you are looking at can realistically provide you with the income you require.

CHECK THE FRANCHISOR'S PROJECTIONS

The ideal situation is that the standard projections provided to you by the franchisor represent the average performance for the existing businesses in its network. Some franchisors, however, may project the top performers' results, while others may try to illustrate what could or should be attained. Make sure you know what the figures represent and that you understand how they fit with the reality of the network's performance.

PLAN YOUR LONG-TERM GOAL AT THE OUTSET

Part of the planning for your opening and launch is to establish your eventual exit route. Consider what is your final goal for your business - whether to sell it, pass it to your offspring or run it until you drop. Each will have a major effect on how you structure your business plan at the outset.

PLAY TO YOUR STRENGTHS

Different types of franchise require differing skills. Some are direct sales based, some are retail service, while others may have a consultancy approach. Ensure you match your skill set and personality to the style of business you are investigating. Your basic personality traits and inherent skill set will remain with you and will influence your performance.

RESEARCH THE MARKETPLACE

The internet provides countless pages of information on virtually anything, so ensure you have looked thoroughly at the environment and marketplace for the business you are considering.

SIMPLE IS GOOD

A business that is simple to operate with structured systems will be easier to run than one with nebulous concepts and where you are left to your own devices to drive it forward. A simple business will also be easier to sell on to a new owner when the time comes for your exit for exactly the same reason.

CONSIDER A FRANCHISE RESALE INSTEAD OF A NEW START-UP

An existing business will give you that vital cash flow from day one, a local brand presence and, if appropriate, staff who know how to operate the business. It may cost a little more, but the benefits usually outweigh the cost.

BRITISH FRANCHISE ASSOCIATION MEMBERSHIP

While not being a guarantee against all risks, a franchisor that is a member of the British Franchise Association has at least gone through a thorough vetting process to attain the standards required by the organisation. That doesn't mean you can dispense with the other checks, but it is a good place to start.

DON'T TALK TO NEGATIVE PEOPLE

For me, this is an important point. You are going into business with your money, your effort and at your risk. Stay away from negative people who drain your self confidence and cast doubts on your dreams, efforts and abilities.

To be successful in business you need to be constantly positive and forward looking. Remember, it is you who every morning has to drive your business, motivate your staff and reap the rewards of success. Don't let others take that away from you with negativity and bad advice.

Follow these few simple guidelines and you will have a good chance of making the right franchise investment decision and growing a successful business. **MM**

FOR MORE INFORMATION

■ Derrick Simpson is the founder of Franchise Resales, a company that specialises in delivering resale transactions for franchisees and franchisors. He can be contacted at **derricks@franchiseresales.co.uk**. Alternatively, call **01562 881023** or direct on **07802 567597**.

GROWTH

FRANCHISE OPPORTUNITY

Ableworld, one of the UK's leading Mobility and Homecare retailers, are looking to award a limited number of Franchises for their successful **Retail** and **Stairlift** Businesses.

There are **unstoppable demographic, economic and political forces** driving the Mobility and Homecare industry forward. Just one example is that, according to government statistics, in 10 years time **over 25% of people will be over 65** and the figures for those over 80 and 90 are even more striking. **Ableworld's products and services** are designed to **capitalize** on this **growing market** and you can capitalize too, as an **Ableworld Franchisee**.



FRANCHISEES WILL GET:

- Two integrated businesses for one price
- The opportunity of earning upto £95,000 p.a. by Year 3
- Use of the Ableworld TM brand in an exclusive territory
- A first class training and support programme
- And much more

FRANCHISEES WILL NEED:

- Drive, energy and enthusiasm
- A customer service mentality
- A passion for helping people
- The desire to want to run their own business in a growing market



For more information contact us on
01270 627185 or visit our website at
www.ableworldfranchise.co.uk



*subject to status

Reinvent yourself

RECRUITMENT START-UP PLATFORM NETWORKS 3R OFFERS THE FLEXIBILITY MANY WOMEN ARE LOOKING FOR WITHOUT COMPROMISING ON THE FINANCIAL AND INTELLECTUAL REWARDS.

MANAGING DIRECTOR **LIZ KILFORD** EXPLAINS

If you are thinking about returning to work after having children, stuck in a dead end job, longing to escape the frustrations of corporate life or simply looking for a way to express your creativity, then career reinvention is on your mind.

And apparently we are all at it or soon will be - myself included - as like many I became frustrated with the limitations of my career and the feeling that my passion and creativity were being stifled.

MULTIPLE CAREERS

With up to a decade on the historic retirement age, more of us are intending to work well into our 60s and are predicted to take sabbaticals and downtime, as well as reinvent ourselves with multiple and portfolio careers and entrepreneurialism.

After boring my friends with many different and often crazy business ideas, I plumped for a slight adaptation of my previous career, a variation on a theme that brought my experience and passion together. The idea behind my personal career reinvention was to provide a recruitment business ownership platform offering flexibility, choice and control with great networking, training and support.

At Networks 3R we work with people who are thinking about launching their own recruitment business, which could be a flexible business operated from home and worked around the



Liz Kilford: "The majority of the people we support are highly driven individuals"

"In the current recruitment market, power is seeping away from the big name generalists"

school run, a boutique consultancy or even a scalable business that could be sold.

The majority of the people we support are highly driven individuals who have been high achievers in their previous careers. They possess specific ideas on how to create competitive advantage and have a professional approach. They also go on to enjoy success in recruitment, while their industry specialisation ensures high client retention rates.

In the current recruitment market, power is seeping away from the big name generalists who do not have the flexibility or personal approach required by many recruiting assignments these days. The smaller and more agile businesses are winning, with their focused specialisations and ultra-personal philosophy.

Few, when starting their own company, can forget their previous business alter ego entirely. Many miss the involvement and networking with peers in their industry. Increasing amounts of women who are looking for a flexible career are turning to recruitment. For them, running their own boutique recruitment company is a great way to stay in the business world they know and love, but on their terms.

IDEAL STEP

Whether you're a stay-at-home mum or just want some work-life balance to enjoy some of your passions in life, running your own recruitment business is an activity that can be scaled up and down with their personal requirements. It's the ideal step across from a corporate career, without taking your finger off the pulse of your industry.

A one-off payment gives you Networks 3R's initial 'launch pad', which provides you with everything you need for a quick start recruitment business launch. Then you can decide on the ongoing subscription support package that best matches your ambition. With Networks 3R, you have full control over your brand and ongoing support. This means you can upgrade, downgrade, customise your support or cancel your subscription with limited obligations.

Because, let's face it, today women want flexibility, choice and the accessibility to train, retrain, re-educate and/or become an entrepreneur and we need more reinvention initiatives and platforms than ever before. **MM**

FOR MORE INFORMATION

■ Call **0203 291 3827** or email **info@networks3r.com**.

FREE INFO NO: 4992



franchise top tips



Is franchising for you?

THERE ARE THREE MAIN REASONS WHY IT MIGHT NOT BE, **DAVID BANFIELD**, PRESIDENT OF THE INTERFACE FINANCIAL GROUP, **EXPLAINS**

The world of franchising is constantly expanding in size, complexity and diversity. Gone are the days when franchising only embraced fast food with high street locations. In today's environment there are literally thousands of franchise concepts available to the would-be franchisee.

On the face of it, therefore, it should be easy to match the right franchisee and the right franchisor. This, however, may not be the case, due in part to the enormity of the franchise marketplace.

Not every franchisee candidate is a natural fit for a franchise environment, regardless of their thought process. There are three main reasons why franchising may not work for an individual. While these are not the only reasons, they represent areas where many potential franchisees fail the test.

'ALREADY DOING IT' SYNDROME

This relates to the fact the franchise market has become so diverse that virtually every type of business and business model is franchised in

one form or another. Many individuals often see themselves as franchisees of a particular brand because they have, in a past or present life, been doing exactly what the franchise offers.

The biggest hurdle here is that the individuals in question have usually been doing 'it' as a hobby. They firmly believe that as a long-time hobbyist they know all the ins and outs of the process, require minimal training and are already well on their way to instant success under a brand name. The reality invariably proves that they



JEANS AND A SWEATER WILL DO BECAUSE I AM NOW HOME-BASED

The old adage of what makes a successful franchise - location, location, location - doesn't apply any more. Now a large percentage of franchise offerings represent a home-based business opportunity. This holds a great attraction for many potential franchisees, especially those who may have experienced long commute times and dysfunctional office environments in a prior position. Not to have to jump in the car or on the train every day, but merely transition from one room in your house to your office space, seems to be a great benefit.

While it can certainly be a great advantage, both from a time and monetary point of view, it may not be everything one is expecting. Many home-based businesses and franchises are, by their nature, a one-person operation. Many individuals exploring the world of franchising for their next career, or their transition into entrepreneurship and self-employment, are exiting the corporate world.

“With an established brand, if a failure occurs it is invariably nothing to do with the brand, but rather the franchisee in a specific location”

They have had long and exceptional careers in large companies - many may have spent decades working for the same one. To find themselves on the move and potentially becoming self-employed represents a serious leap of faith. For those who are looking at that option and thinking of perhaps a home-based, one-person enterprise, theirs becomes a quantum leap of faith.

In any corporate setting, employees of long-standing understand the structure of the business they work for. They report to someone and others report to them. There are specified times to do certain things, complete projects, plan and budget, all driven by the corporation. It is a well planned and disciplined organisation. It has a social side, with appropriate safety nets to deal with problems and issues all well established. It also has a community aspect to the business, as one is working in a company with maybe hundreds of other employees.

Notwithstanding that a franchise is also a very organised and detailed business, in a one-person business many of the organisational aspects just do not apply. Likewise, there is no 'coffee machine' for social chit-chat and the like.

The lure of working in your jeans and a sweater may be a big enticement after years of commuting or being part of a high pressure team, but look beyond the immediate benefit to the bigger picture. It takes a certain type of disciplined individual to be a successful one-person, home-based entrepreneur.



David Banfield: “Not every franchisee candidate is a natural fit for a franchise environment”

If you are a social creature, then maybe you should think again about the lure of wearing jeans to the office every day.

IT'S A FRANCHISE, SO IT MUST BE SUCCESSFUL

Franchising has a long and enviable record of success. Over the years we have seen franchise brands grow and grow. That growth must surely translate into success for the franchisees and franchisors alike. Many individuals start their discovery journey into franchising with a preconceived notion that if it is a franchise, then that spells instant success.

The reality is that a brand, no matter how well known and prominent it is, can sustain failed locations. This usually happens when the franchisor does not apply its usual stringent review process to would-be franchisees.

With an established brand, if a failure occurs it is invariably nothing to do with the brand, but rather the franchisee in a specific location. Because this is a problem to be avoided at all costs, franchisors continue to be vigilant in ensuring their franchisees are under no illusion that being a franchisee is hard work or, at best, smart work.

It's short-sighted for individuals to think they can be awarded a franchise of their choice just because they have the financial resources. There has to be an underlying solid work ethic that will bring success to the business. Even though the franchise concept has been proven, maybe over several decades, it is still not a silver bullet to success. Individuals who think franchising represents the easy way to business prosperity should become more acquainted with the requirements needed to create a lasting success story.

Franchising is a great vehicle for individuals to accelerate their learning curve through a proven model. However, the bottom line is that it is not a hobby, it requires self discipline and hard work will always be a key factor in your success. **MM**

are quite unsuitable for the franchise, regardless of the fact they have some knowledge of the service or product.

Running a business and having a hobby are two very distinct and separate situations. As a hobbyist, you have no structure, timelines or reporting responsibilities and certainly no bottom line requirements. A franchise, by definition, is a system that has to be followed in all areas on a day-to-day basis. Regular hours and work ethics are required components. Hobbyists, on the other hand, can stop and start when they please and even walk away from a project for a week or two with no adverse effect. Franchisors expect more of their franchisees, as they have a brand to maintain and service standards to meet.

Rarely can a person who has been even a keen and devoted hobbyist convert to a franchise environment, with its guidelines and structure. If you are thinking of turning your hobby experience into a franchisee situation, think again and look carefully at all of the ramifications involved.

franchising

Look after the pennies

CARL READER OF D&T CHARTERED ACCOUNTANTS AND STRATEGIC ADVISORS OUTLINES EIGHT WAYS FLEDGLING FRANCHISEES CAN SAVE MONEY ON AN ONGOING BASIS

Every year thousands of entrepreneurs decide to start a franchise business. In my day-to-day experience I find most of them would have been able to save some money had they taken correct advice and researched their business fully at the outset.

Here are eight tips every new franchisee could benefit from:

DO YOUR DUE DILIGENCE

The biggest financial mistake you can make is investing in a franchise that isn't suitable for you. Before committing any money, you should ensure you have done your due diligence and that the opportunity is right for you.

FURTHER RESEARCH

There is a great start-up community and several websites available to help you save money in your day-to-day business. Whether you find new suppliers, business grants, or just a sounding board for general advice, it's worth investing some of your time in this area.

REVIEW YOUR FUNDING

It is often beneficial to engage a finance broker, such as Franchise Finance, who can ensure you have the right mix of financing, at a cost-effective rate, should you require external funding for your franchise.

INITIAL TAX SAVINGS

A British Franchise Association affiliated chartered accountant will be able to help you understand whether you are claiming as much tax relief as you can, as early as you can. Franchise tax legislation is reasonably complicated, so it pays to take expert advice.



“It is often beneficial to engage a finance broker”

ONGOING TAX SAVINGS

Tax savings shouldn't be limited to the initial cost of setting up your franchise. A good accountant will ensure you are structured in the right way to achieve both your personal and commercial objectives in a tax efficient structure.

FRANCHISE AGREEMENT REVIEWS

It is essential that legal advice is taken on a franchise agreement before signing it. Although these agreements are generally non-negotiable, this advice will ensure you are fully aware of any commitments you are entering into. It is also strongly recommended that you use a bfa lawyer who understands franchising, as they will not aim to negotiate the unnegotiable and will save you money in the long run.

PREFERRED SUPPLIERS

Almost every franchisor has a list of preferred suppliers who can help their franchisees save money. Usually the franchisor would have gone to some effort to ensure service levels are high and the price is market leading. In fact, many will ensure you receive discounts beyond those you could negotiate yourself.

ONLINE BOOKKEEPING

By using the latest technology, you can automate a large proportion of your bookkeeping tasks, saving significant amounts on your business administration costs. For a typical start-up, the cost saving of using bank feeds could be £200 per month. Your accountant should provide you with details of these services, which can save you money from day one. **MM**



Executive search

THE CONTINUOUS GROWTH IN THE RECRUITMENT MARKET
AND THE IMPROVEMENT IN THE ECONOMY MAKES NOW
THE PERFECT TIME TO JOIN CNA INTERNATIONAL



CNA International has been in operation as an executive search company for over 20 years. The company does not use job boards, but instead headhunts top talent for clients to offer the best service possible.

Since 1993 CNA has gone from strength to strength and now, as a franchise organisation, has over 30 offices across the UK and Europe. With the opening of offices in India, it has also expanded into Asia. CNA was acquired by The Pertemps Group, the largest independent recruitment company in the UK, in August 2008. Led by chairman Tim Watts, the company continues to operate under that brand umbrella.

TRAINING

CNA franchisees gain the title of senior partner and benefit from initial training and ongoing support from head office, with much of the initial training conducted by Nick Sprang, the managing director of the company. Franchisees make on average £100,000 a year and get to choose the sector they work in.

Typically, there are two types of franchisees. There are those who have worked in recruitment before and are looking to gain more independence and flexibility by becoming their own boss, while the other type are individuals who have worked in senior level roles and want to build a search business using their understanding of their sector.

CNA understands that starting your own business can be costly and time consuming. As a result, it offers a flexible payment plan that allows franchisees to pay only half the franchise fee up

BENEFITS OF JOINING CNA

- Business planning.
- Initial and continuous training and development.
- Customer relationship management and IT support included in the cost.
- Initial use of a VOIP phone system at no additional cost.
- Invoicing and credit control.
- Regular conferences and masterclasses.
- Branding and marketing.
- Website exposure.
- Opportunities to work with The Pertemps Group for business development.
- Candidate and client resourcing.
- Corporate membership of the Institute of Recruiters.

front. The rest is paid off as the franchisee earns, meaning the risk is shared between CNA and the new senior partner.

Franchisees can either work from home or be office based, like senior partner Gavin Chase. He says: "I have had the flexibility to build my own business in the finance sector and have my own team of employees, which has been made possible with ongoing support from CNA."

EXPANSION

CNA has both single office and master franchises available in Western Europe (including Germany, France and Spain), the UAE, Australasia and Asia. Azamat Erzhanov, master franchisee and managing



partner for the central and eastern Europe and Commonwealth of Independent States region, joined CNA in 2013 and now has his own team of over 30 employees across 10 wholly owned offices, which are growing profits month on month.

Nick Sprang says: "With our rapid expansion across Europe and Asia, this is an exciting time for CNA. The continuous growth in the recruitment market and the improvements in the economy makes now the perfect time to join the company and progress in a well established and respected executive search environment." **MM**

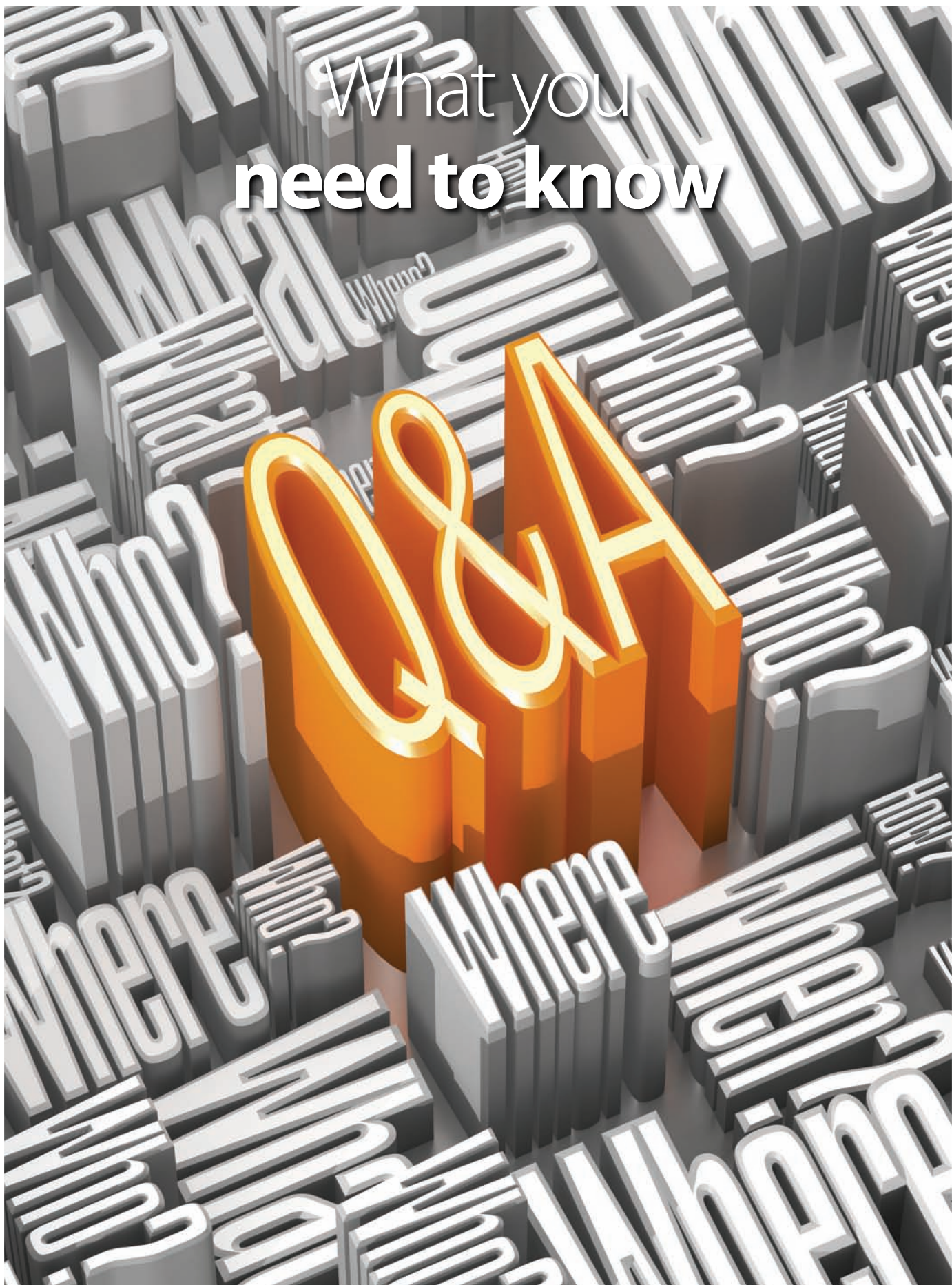
FOR MORE INFORMATION

■ Email Nick Sprang at **Nick.Sprang@cna-international.com** or call **+44(0)1676 822 2222**. CNA International is a full member of the British Franchising Association.

FREE INFO NO: 4007

franchise Q&A

What you
need to know



AsktheExperts

YOUR FRANCHISE QUESTIONS ANSWERED BY OUR PANEL OF INDUSTRY SPECIALISTS

Q How does a franchisor help its franchisees market their businesses?

JOHN PRATT WRITES:

The first thing to note is that franchisees' businesses are their own independent businesses and so the prime responsibility for marketing rests with them, unless the franchise agreement provides otherwise. A very small number of franchisors want to undertake all advertising and marketing themselves, but that is unusual.

In a standard franchise approach, franchisees are required to market their businesses within their territory, but the franchisor will provide marketing assistance in the form of leaflets, brochures and guidance to the franchisee to facilitate such local promotion. The franchisor will also have provided an initial launch programme to ensure the franchisee's business gets off to a flying start. In all cases, franchisors want to ensure local marketing is in good taste, is ethical and is in accordance with its guidelines, so franchisees should expect that level of control.

Again in a standard franchise approach, franchisors would establish a marketing fund in which franchisees contribute - usually about 2-2.5 per cent of their turnover. That marketing fund provides franchisees with marketing back-up and also promotes the franchisor's brand on a national basis. Promotion of the brand is the franchisor's responsibility. Promotion of a franchisee's own business is the responsibility of the franchisee. The two should work in tandem for the benefit of both franchisors and franchisees.

Q What's an investment franchise?

BRIAN DUCKETT WRITES:

This term is often used to refer to an arrangement whereby an individual or existing company acquires the rights to operate a franchise from a specific location, but is not required to have any direct input into the day-to-day operation of the business.

By its nature, this form of franchising is normally restricted to high investment, property-based franchises such as hotels or large-scale food service restaurant businesses. However, by no means all the franchisors who offer franchises in such sectors are keen to have absentee landlords as franchisees.

So who operates the outlet if it's not the person or company named in the agreement as the franchisee? It could be a manager employed by the franchisee company - but they will have to be selected, approved, trained and monitored by the franchisor - or it could be someone employed by the franchisor's business, who then operates under a management contract. The attraction for the presumably well-heeled franchisee is that they think they will make a better return on their investment than they will from alternative options.

An example could be a property company that owns a hotel or large restaurant, but has little or no idea how to operate the business that would be carried on within the premises. Allowing someone else to operate a business under a well known global brand within those premises could produce far greater returns than simply being the landlord.

THE PANEL



BRIAN DUCKETT

Brian Duckett is managing director of The Franchising Centre, part of the world's largest network of specialist franchise consultants, accountants and lawyers. Tel: 0870 458 6682.



JOHN PRATT

has advised franchisors for over 25 years. He is senior partner at specialist franchise firm, Hamilton Pratt. Tel: 0121 237 2027.



VICKY WILKES

Vicky Wilkes is a senior associate at law firm Squire Patton Boggs (UK) LLP specialising in both domestic and international franchising. Email: Victoria.Wilkes@squirepb.com.



SHELLEY NADLER

Shelley Nadler is a senior solicitor in the Franchising Team at Fieldfisher and has many years' experience of advising on all aspects of franchising. Tel: 0207 861 4655.

Q Do franchisees have to pay extra for ongoing training and training of new staff?

VICKY WILKES WRITES:

Although training on how to operate the franchise concept is usually funded through the initial franchise fee that's paid by the franchisee, there will usually be other training requirements during the term of the franchise agreement, which may relate to new developments or additions to the franchise.

Many franchisors will provide ongoing training on new developments or additions to the franchise at no additional cost to the franchisee, but usually at a venue of the franchisor's choice. However, the franchisee will generally be responsible for any costs - including accommodation, travel and subsistence - they and any of their staff who attend such training incur. Such expenses may be significant if, for example, the training venue is any distance from the franchisee's base or even overseas.

A franchisor will also usually provide any additional training that may be requested by a franchisee, although the franchisee is likely to have to pay for it. This additional training may include, for example, refresher courses or training for new staff if the franchisee does not feel capable of providing it.

Q How much of the total investment in an established franchise does a franchisee need in cash?

SHELLEY NADLER WRITES:

While it is assumed a franchisee should have access to a fair amount of cash to contribute to their start-up, in most cases a franchisee will require some form of debt finance to support the business. An established franchise provides an umbrella of security to a bank through its historical profitability and the proven ability of other franchisees to live comfortably. The historical success of a franchise enables the banks to consider lending a greater proportion of the franchisee's start-up costs than would normally be considered.

Franchise opportunities with a good reputation and track record will be ranked higher when it comes to a bank offering finance. For an established franchise, the major banks can lend up to 70 per cent of the start-up costs. For new franchises, the figure will probably be around 50 per cent. The minimum amount most banks expect a franchisee to contribute is, therefore, 30 per cent of the total cost of the franchise, normally coming from personal resources. These are relatively high figures and not normally available in a conventional start-up situation.

The amount borrowed is generally repaid over the length of the initial franchise agreement.

Banks take into account numerous factors to determine the amount of cash they will need from you - most important is the track record of the franchisor and your business plan. The business plan is something the franchisor will often assist you with.

In addition, you will need to work out your own personal living costs. This is essential in determining the amount of money you request from the bank, keeping in mind you may need to provide additional security for your loan. **MM**

Send your questions to

ASK THE EXPERTS, MAKING MONEY, 49 OLD STEINE, BRIGHTON, EAST SUSSEX BN1 1NH

franchising



Community spirit

DONNA WILSON EXPLAINS WHY SHE INVESTED IN AN ABLEWORLD FRANCHISE AND WHAT IT'S LIKE TO BE A FEMALE BUSINESS OWNER

When Ableworld, the retail mobility franchise, is recruiting it looks to see if a prospective franchisee has certain qualities it believes will help them to be successful.

Most franchisors have a similar recruitment process and look for candidates who are hardworking, conscientious, motivated and possess good communication skills. But there is one additional quality Ableworld looks for - the ability to demonstrate empathy.

As a franchise that deals with elderly and potentially vulnerable customers, the importance of empathy cannot be overstated. It's a quality both men and women have and while it's possible to

learn how to be more empathic, there have been several studies that show women in general have higher levels of natural empathy than men.

There are three kinds of empathy: Psychology Today looks at cognitive" cognitive (being able to know how the other person sees

needs and relationship building, which are all key to satisfying the customer and having a successful retail mobility business.

Over 50 per cent of Ableworld staff are female and nearly all franchises have at least one woman owner or co-owner. Typical of the new wave of women in franchising is Donna Wilson, Ableworld's franchisee in Newark. We spoke to Donna to find out her views on women in franchising and her experience of being a franchisee.

TELL US ABOUT YOUR BACKGROUND

My background has been mainly in custodial management in the civil service, retail and hospitality retail management. I have a BSc degree that will be conferred this year - one that I've been studying for since 1993.

WHY DID YOU PURCHASE AN ABLEWORLD FRANCHISE?

I invested in an Ableworld franchise because of their ethical values and no-pressure sales approach. My personal experience of being mother to a special needs child gave me a great insight into what practical support was and is lacking. As an end service user, I know how important Ableworld is for the community.

The products we sell aren't easy to get hold of by other means. Or when they are, they are very expensive. Why should vulnerable people in society

"Over 50 per cent of Ableworld staff are female and nearly all franchises have at least one woman owner or co-owner"

things); emotional (feeling what the other person feels); and empathic concern or sympathy (being ready to help someone in need). All of these are important, especially in the mobility business.

Of course, empathy alone will not guarantee success. You need other qualities as well, but empathy helps with rapport building, assessment of



pay high prices for products they desperately need? Ableworld are set to change that and I'm all for it.

HOW DID YOU FIND THE TRAINING?

The training was very thorough and covered the till system, stairlift awareness training, customer services, accounts, marketing and product training. It was a lot of information to take in, but it does make sense the more time you spend in-store.

DESCRIBE YOUR EXPERIENCE SINCE YOU JOINED THE ABLEWORLD NETWORK

I've met and had the privilege of helping people with many needs and disabilities. Some of my customers are very poorly, so giving them a little comfort and better quality of life is very rewarding.

HOW HAVE YOU STAFFED YOUR STORE?

I have two full-time assistant managers and a full-time engineer.

WHAT HAS BEEN THE HIGHLIGHT SINCE YOU STARTED?

Winning Franchise of the Month in November 2014, a month after taking over the Newark franchise.

HOW DO YOU RATE THE SUPPORT YOU'VE RECEIVED FROM ABLEWORLD?

Everyone has been lovely and supportive. I've spoken to other franchise owners and they've been very encouraging. It's nice to get help and advice from others with more experience of running their franchise. Head office have been brilliant - you can pick up the phone and get help with any aspect of the franchise. Nothing is too much trouble and you can pick the brains of people with many years of experience.

WHAT ARE YOUR PLANS FOR THE FUTURE?

I plan to expand into Lincoln first and then to other surrounding cities. My long-term plan is to



offer specialist advice as a seating and positioning consultant. My larger stores will have dedicated specialist sections with consultation areas.

WHAT APPEALED TO YOU ABOUT THE ABLEWORLD FRANCHISE?

The majority of staff who work in the nursing and caring industry tend to be women. Ableworld works hand in hand with them. It helps if you have some caring experience, but it's not essential. Women are welcomed into the Ableworld family.

WHAT IF ANYTHING DO YOU FEEL GIVES YOU AN ADVANTAGE IN BUSINESS AS A WOMAN?

We're good at talking and that helps. I think it's more about being a warm person than being a woman, though. If you're passionate about what you do, it shows.

HAVE YOU ENCOUNTERED ANY SPECIFIC CHALLENGES BECAUSE YOU'RE A BUSINESSWOMAN?

The challenges have been learning how to write a business plan, obtain funding and learning the Sage software package when I had no experience of it. But this is why I joined a franchise - to get help and advice. I haven't had any challenges because I'm a woman.

WHAT WOULD YOU SAY TO WOMEN CONSIDERING FRANCHISING AS AN OPTION?

Go for it - only you can hold yourself back. Make sure you've done your homework and worked out the viability of the business in the short and long-term before you take it on. It's great working for yourself, you can grow your business and determine your own destiny. **MM**

BUOYANT MARKET

Founded in 2001, Ableworld offers goods and services via its network of retail mobility stores throughout the country, principally to the elderly and disabled members of the community.

The market for mobility equipment is buoyant and growing. There are currently 11 million people aged 65 and over in the UK, a figure that's set to rise by 50 per cent over the next 20 years. In addition, the number of people with a disability in the UK currently stands at 9.4 million, which is approximately 18 per cent of the population.

What do these numbers mean? To Ableworld and its network of franchisees, they represent the huge potential that exists in this fast growing sector. As the population ages and people live longer, the need for products to help with mobility or illness increases - products such as stairlifts, rise-and-recline chairs, mobility scooters and a host of smaller aids that help people live more comfortable and active lives.

An Ableworld franchise costs £29,950 (plus VAT). You'll need a further £45,000 to establish the business. Finance of up to 70 per cent is available.

FOR MORE INFORMATION

■ For a free information pack, email franchise@ableworld.co.uk.

FREE INFO NO: 4823



franchising

Constantly evolving

GARY FARRER, MANAGING DIRECTOR OF SURECARE, EXPLAINS HOW THE HEALTH CARE FRANCHISE HAS DEVELOPED ITS OFFERING

Keeping in touch with - and ahead of - your market is vital to any successful business. Franchises are no different and the care sector is a particularly good example of an industry in which you stand still at your peril.



Gary Farrer: "Our franchisees are able to take advantage of multiple revenue streams"

Together with my management team at SureCare, we have invested a huge amount of time since I became managing director - and subsequently owner in November last year - investigating exactly where the needs of our customers lay. This is why the SureCare business today looks different to the one I joined just over two years ago.

BREADTH

We have gone from being predominantly a provider of domiciliary care to a company that now provides the full breadth of care and home services. Our franchisees are able to take advantage of multiple revenue streams, including personal care and support, childcare, mobile crèche, babysitting, Alzheimer's care and holiday and respite care.

We also now offer our clients a comprehensive range of home services, such as gardening, DIY, cooking and cleaning.

Another important change has been the way in which we structure our franchises. Whereas before

we only sold one type of franchise - typically a large territory such as Oxfordshire or Merseyside - for approximately £32,000 plus working capital, towards the end of last year my company launched SureCare Local, providing people keen to be their own bosses with the opportunity to become the franchisee of a smaller territory (typically 100,000 population) for a fee of £8,995.

We believe the changes we have made to our business will not only provide our franchisees with the best possible chance of success, but will also meet the specific needs of our clients, both young and old. **MM**

FOR MORE INFORMATION

■ Visit www.surecarefranchise.co.uk

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"After meeting the franchisor, Nigel Toplis, we were very impressed by the professionalism of the franchise. Since opening the reaction from customers has been amazing and business is going so well that we are looking to open a second Centre, and possibly a third after that."

Richard McConnell, The ZipYard Altrincham

FREE INFO NO: 4718

For further information call
Emma Downes on **01530 513307**

e: edownes@thezipyard.co.uk w: www.thezipyard.co.uk

* The exact shop fit cost will be determined by the size and standard of the premises



franchising

Franchisee support is the bedrock of gas-elec's success

FRANCHISE DIRECTOR CAROL OTWAY HIGHLIGHTS THE SKILLS OF HER HEAD OFFICE TEAM, WHICH HELP HER SUPPORT AND GROW THIS NATIONAL NETWORK

Carol Otway: gas-elec's Franchise Director



The idea for the gas-elec business came from managing director John Davidson who, back in the early nineties, pioneered the concept of one engineer combining gas and electrical safety inspections in one visit.

RAPPORT WITH FRANCHISEES

Carol Otway, franchise director of the gas-elec Group, has been with the company for 13 years, and takes great pride in the growth of their 100-plus strong national network and the genuine rapport she has with her franchisees. Franchise agreements are renewable every five years and

Carol is very satisfied that in the past three years 98 per cent of her franchisees due for renewal have renewed their franchise agreements for another five-year term. Of those, a dozen have renewed for a third five-year term, making the network very stable.

"We believe the franchisee support in gas-elec is second to none," Carol says. "As well as the support the franchisees receive from the skilled head office team, they also benefit from regular regional meetings and an annual national conference."

"I feel a real sense of pride when I see dozens of gas-elec vans in the hotel car park at one

of our conferences and it's great seeing the franchisees networking together. Being a part of this wonderful franchise network that's stood the test of time makes my job very worthwhile. It's important that a good support structure is sustained in order to assist the franchisees in running a successful business."

FIRST PORT OF CALL

The first person any would-be gas-elec franchisee speaks to is probably Head of Franchise Administration Jay Green, who's also PA to Carol. Jay, now in his ninth year with gas-elec, spends half his time on recruitment, supporting Carol, and the

other half ensuring existing franchisees have up to date insurance and equipment, vital when you are working in safety.

GAS-ELEC BUREAU SERVICE

Gas-elec's Bureau Service is really the jewel in the crown as far as their franchisees are concerned. It is without doubt the most important part of the company's support structure. It is run by a head office team who carry out all the invoicing, payment collection, VAT and debt collection on behalf of franchisees, freeing up gas-elec's regional management franchisees to market the business and source the work for the company's safety inspection franchisees.

IT SUPPORT

gas-elec's regional management and safety inspection franchisees rely on 'e-cis', an online bespoke job booking system. Jay Sachania, Head of E-services, ensures the system provides the network with what it needs, supporting and educating franchisees in the ever-evolving world of IT.

"I train new franchisees on e-cis," Jay explains. "I set up their computer equipment - I can do this remotely from head office - and the IT equipment we supply as part of their package is set up in-house before it is allocated. I act as an interface between our franchisees and IT development."

WEB DEVELOPMENT

gas-elec's Website Developer is Dan Lambert, who is also responsible for the company's presence on Facebook, Twitter and LinkedIn. "Web marketing drives sales to our regional offices and our engineers," he says. "We can monitor where leads come from and the cost per lead."

A SHOULDER TO LEAN ON

gas-elec's technical support is second to none. David McVicker has been with the company for 14 years, mainly as a safety inspection franchisee, and now as the network's Quality and Technical Auditor (gas). "When franchisees start, they can be quite slow and methodical," he says. "I help them build their confidence so that jobs go more smoothly and, over time, more quickly, giving them maximum earning potential."

ANNUAL AUDITS

David visits all 100 gas engineers in the network at least once a year, carrying out audits. He ensures test equipment is regularly calibrated and that inspections are carried out in accordance with Gas Safe requirements. He also deals with the complaints that inevitably occur when a company carries out upwards of 100,000 inspections annually.



gas-elec Bureau Services is an important part of franchisee support

NEW PRODUCT DEVELOPMENT

gas-elec's franchisees benefit from ongoing product development and sales opportunities. The latest is the Green Deal and overseeing the company's recent registration as a Green Deal Installer is Operations Director Mike O'Flynn, who has been with gas-elec for 12 years.

Auditing the electrical side of the business also comes under Mike's control and he ensures franchisees are updated with new developments that impact on the business and on industry regulations. **MM**



FRANCHISEE RETURNS TO THE GAS-ELEC FAMILY

Uche Mgbebu has just bought a new gas-elec franchise - for the second time. He describes being a gas-elec franchisee as "like being part of a family". Maybe this explains why, after leaving the company in 2006, Uche has just bought a franchise with the UK's premier gas and electrical safety organisation. The gas-elec pull proved too strong.

He says: "I joined gas-elec in 1997, just a year after it was set up. When I left in 2006 my gross annual earnings were £100,000 and, excited by my success, I decided to leave and concentrate on my own business in property."

"But I found going solo very hard and lost a lot of the money I had been able to save by working with gas-elec. It was a big shock and made me appreciate the fantastic support the franchise had given me. I'd compare it to the kind of support you get from a family - it's why I have come back. I called Franchise Director Carol Otway, who was delighted I wanted to return to the fold."

The myriad nature of gas-elec's support is excellent. Uche appreciates it all, but the best bit? "Not having to find my own work," he says. "The regional management franchisee is responsible for getting all the business and I don't even have to organise my work diary - the regional office staff in Sunningdale do all that."

"Every evening after 6pm I check my workload on my computer and then I simply go off and do the jobs the next day. I couldn't improve on the system if I tried. The company does all the payment collections, credit control and even takes care of my VAT as well."

When he first joined gas-elec, Uche, who studied electrical engineering in his native Nigeria, set up a dual gas and electrical franchise. This time around he's going to be an electrical only franchisee and not touch the gas - his seven-year break from the business means he would have to requalify on the gas front and, now aged 56, it's something he doesn't wish to do at this stage in his life.

"I'll certainly be happier and more than able to support my four children, aged between 11 and 16," Uche says. "And with a gas-elec franchise, I know my work flow will be solid and steady - over the past few years my life has been very up and down."

This is also the view of his wife, a part-time accountant, who is pleased he's returning to gas-elec, Uche says. "Life is about to get much easier," he smiles. Indeed it is. And when the family wants to take it easy the six of them can jet off to Nigeria and holiday in the house Uche built there with the proceeds from his first gas-elec franchise.

FOR MORE INFORMATION

■ Call **0800 015 2030**, email **info@gas-elec.co.uk** or visit **www.gas-elec.co.uk**.
Investment level: £16,500 plus VAT.
Equipment package: up to £3,750 plus VAT (electrical only franchise up to £3,300).
Training: £1,500 plus VAT (electrical only franchise £950).

FREE INFO NO: 4022

franchising



Big plans

DUBLCHECK'S SCOTT AND FIANCEE STACEY HAVE
BUILT THEIR PART-TIME CLEANING FRANCHISE
INTO A THRIVING FULL-TIME BUSINESS

Starting a business is not something everyone is cut out to do. It's hard work, demanding the highest level of personal commitment and for many it can prove too much.

But after five minutes talking to Dublcheck franchisee Scott, it soon becomes clear that the question is not: 'How are you dealing with the challenges of running your own business?' but: 'How is the business going to rise to the challenges you are setting?'

LOW INVESTMENT

Aged just 30, Scott and his fiancée Stacey took on a Dublcheck franchise in June 2014 with an initial low investment and have grown it from a part-time concern generating around £400 a month to a business with a £3,500 monthly turnover and 10 staff.

"We wanted something we could both work on together," Scott explains. "Although we were both working [Scott as a commodities trader and Stacey as a teacher] we wanted to ramp things up a bit and start earning more for our future as a young family with three children. We'd scoured the market for around 18 months looking for business opportunities, but couldn't find anything that didn't involve coming up with a huge lump sum, until we came across Dublcheck."

After visiting Dublcheck's head office, where Scott and Stacey talked to the team and left with the phone numbers of other franchisees to speak to, it was only a short step to joining the network.

"As was suggested at head office, I contacted Dublcheck franchisees who were at different stages of running their businesses and with different turnovers and plans for the future to talk through some of the pros and cons," Scott says.

"What I got wasn't: 'We're earning millions,' it was: 'It's hard work, but the rewards are there and the opportunities are there. I got reality and that's what I was looking for.'"

Joining on the lowest investment band of £9,950 proved a godsend for the couple, who wanted to set up in business with a low risk factor and - initially at least - keep their jobs, so they could run Dublcheck as a part-time business. Within three months of taking on the franchise, Scott and Stacey won a contract to clean a high school with four staff. Scott estimates that now they are winning a new contract every couple of weeks.

ROBUST MARKET

That so many Dublcheck franchisees find success is something the company's founder, Carol Stewart-Gill, emphasises: "Commercial cleaning is one of the best industries to join as a franchise owner because it's a market that is more robust and recession resistant than most others, due to the fact the build-up of dirt never stops and every building, office and shop needs regular cleaning."

"Central to Dublcheck's 21-year success story is its dedication to ensuring franchise owners have all the tools and knowledge they need to uphold the values of the Dublcheck brand, which has resulted in a 90 per cent client retention rate. With our experience and track record, we can safely say that if you put in the effort and follow the system, the rewards with Dublcheck are there for everyone to see."

Initial investment varies from £9,950 to £190,000 and after an initial training course franchisees receive ongoing training and support, access to branded uniforms, products, sales and marketing tools and stationery.

"New franchisees choose a guaranteed initial turnover, benefit from the security of a guaranteed gross profit and are secure in the knowledge they have the choice of a guaranteed growth option to meet their ambitions when they are ready," Carol says.

It was when Scott and Stacey took on an operations manager that things really started to happen, says Scott with a smile. His background in facilities management meant Mark didn't just come on board as an area manager, but someone with a passion for making sure contracts run smoothly to ensure repeat business - and he is so committed he will jump into his car to do a cover clean where necessary too.

With the UK commercial cleaning sector worth more than £3 billion, it's hardly surprising Scott is so confident about the future of his business. His next targets for contracts are some local councils and a number of blue chip companies in the area - and beyond.

"At first we thought it would just be a locally-run business, but it soon became clear we were prepared to travel outside our area to win contracts," Scott says. "You've got to go for it if you're going to run a business. You can't just sit around at home waiting for the phone to ring."

AMBITIOUS PLANS

Scott is clearly not the type to sit around at home. In fact, his plans to grow the business are nothing if not ambitious.

He says: "By June this year we'll have been trading for a year and the plan is to have an annual turnover of £100,000 and a workforce of between 22 and 25 people. I'm thinking big, but that's because it's a good business with lots of opportunities. I really do think it could happen."

If the achievements of this couple so far are anything to go by, Scott's goal does not seem so far out of reach. **MM**

FOR MORE INFORMATION

■ Call **0800 317236**,
email **franchise@dublcheck.co.uk**
or visit **www.dublcheck.co.uk**

FREE INFO NO: 4048

Carol Stewart-Gill:
Dublcheck's founder



THREE ACTUAL AUDITED DUBLCHECK FRANCHISE ACCOUNTS

Case A (this business is managed with 95 per cent of the cleaning done by employed cleaners)

	Turnover	Net Profit	% Profit
Year 1	£63,000	£17,000	27%
Year 2	£104,000	£33,000	31%
Year 3	£128,000	£54,000	42%

Case B (this business is 50 per cent managed and 50 per cent hands-on cleaning)

	Turnover	Net Profit	% Profit
Year 1	£25,000	£6,000	24%
Year 2	£38,000	£20,000	52%
Year 3	£45,000	£25,000	55%

Case C (this business is 100 per cent hands-on at the start, moving to 95 per cent in year three)

	Turnover	Net Profit	% Profit
Year 1	£17,000	£8,600	50%
Year 2	£18,200	£9,500	52%
Year 3	£25,000	£10,300	41%

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In 16 years I've rarely lost a client and the demand for safety inspections in the rental sector has grown enormously, so my income has increased almost year-on-year. When I joined the franchise in 1997 I was told I could be earning £40,000 a year very quickly. In fact, I did that in Year one and I've always earned more than that, so I am a very happy franchisee!



Gerry McGuiness
SW London

One of our 100 franchisees

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franchising

Poacher turned gamekeeper

BERKELEY HARRIS RECENTLY GAVE UP HIS CORPORATE ROLE AS A FORMER DIRECTOR OF FRANCHISE WITH A LEADING UK MEDICAL INSURER TO OPERATE HIS OWN SANDLER CONSULTANCY AND TRAINING FRANCHISE

Before we spoke to Berkeley Harris, we did some research and discovered he was a franchisee many moons ago and before that spent 10 years as a Royal Marine fighting for Queen and country. In between, he also worked as a firefighter and kitchen designer.

MAKING MONEY: WHAT NOW AND WHY FRANCHISING?

Berkeley Harris: After 12 years with a UK insurer, I had become aware that a number of colleagues around me were becoming stale and although the organisation was very good, I felt my own ambition was outgrowing that of the company.

Having looked after 110 franchisees, including the coaching, training, strategy and everything else that comes with being the director of franchise, I realised it was the coaching and training aspects I really loved. The corporate world has its benefits, but when the internal cogs start moving more slowly than you, it's time to get out of there and make it happen for yourself.

I've supported UK franchising for many years and after a while it becomes part of you. The

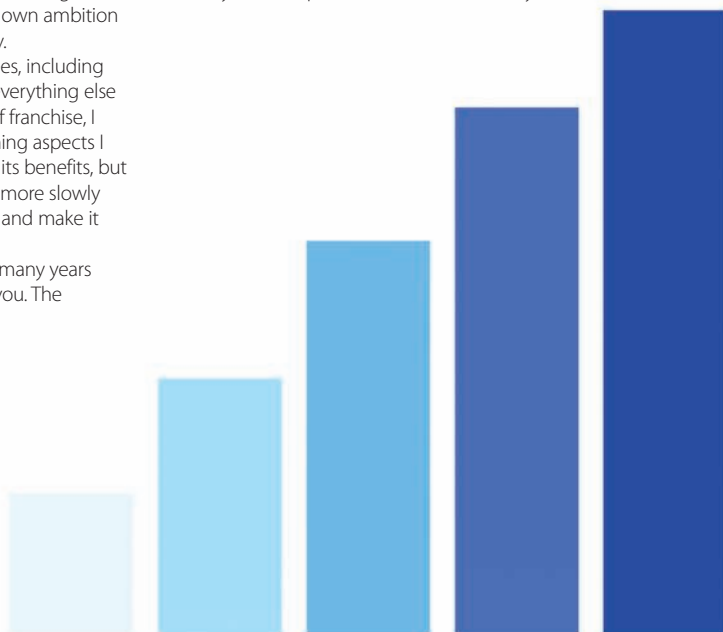
people, the organisations in franchising and the peer-to-peer support create an ideal environment for conducting business. And any business with a proven track record has to be a smart approach to success. I served on the board of the British Franchise Association for a number of years and helped many franchisors with their business strategy, new franchisee recruitment, motivation and training and reviewing their support structure to achieve best results.

So it was an easy decision to join Sandler as a franchisee to specialise and help the franchise industry in those particular areas. You know you're

on the right track when you're getting paid for doing what you enjoy.

MM: YOU MENTIONED WORKING WITH AND HELPING THE UK FRANCHISE INDUSTRY. TELL US ABOUT THAT.

BH: I am already working with a number of franchisor and professional affiliates' brands. As a Qualified Franchise Professional and experienced franchisor, I have plenty to offer in the areas of strategy, structure and training. I sense the people I'm working with, and others who have requested my help, quite like



the idea that I am experienced and knowledgeable when it comes to franchising.

I would say the main challenges, which can present themselves in any brand, include business development with new and existing customers; how do you sell and maintain margins; how can we improve our conversion rate; and how do we stop customers who have no intention of buying clogging up our pipeline?

Franchisors have often discussed with me the need to provide the right support structure to achieve goals and the right training for their franchisees to be the very best they can be. Profiling franchise support staff and potential franchisees has become very popular, which is not surprising given the huge cost of failed recruitment.

Getting teams together for training in-house is one of the things we do well. However, Sandler are all about reinforcement training, so any programmes need to be structured accordingly.

We abide by the saying: 'You can't teach a kid to ride a bike at a seminar'. When I first heard it, I instantly cast my mind back to when I learnt to ride my first bike. Yes, I fell off a few times, but I always got straight back in the saddle. Eventually I reached a stage where I didn't just know about riding a bike, I owned this knowledge. I don't have to think any more about where to set the pedals to set off or where my balance needs to be in advance - I just do it.

This is a perfect analogy for the Sandler approach to training - learn well, leave the training environment to test your new skills out in real situations and if you fall over, no problem, let us dust you down and apply the corrective technique to move your knowing to owning.

One of Sandler's globally recognised programmes is President's Club and pioneers of reinforcement training say this approach is incredible. There are around 30 Sandler training centres around the UK, each with a weekly two-hour President's Club delivering training to a variety of industries.

This incremental approach to learning moves people from knowing to owning newly acquired skills and having hired many trainers as a franchisor, I have never seen such good content and delivery style. The Sandler Selling System has proven results worldwide. You'll never struggle with sales again. That doesn't mean you will sell to everyone, far from it. An understanding of 'not every prospect will turn into a customer' will help with qualifying business.

MM: WHAT DRIVES YOUR PASSION TO DO WHAT YOU DO?

BH: Passion is a great quality to live by. I am a firm believer that you can only do something well if you have the passion to match. I have delivered numerous national and international talks on this very subject. Passion alone will get you so far, but you need knowledge and focus, too.

One of my own areas of improvement includes harnessing my passion on occasion. In modern day selling, customers must understand their need to purchase and an enthusiastic salesperson jumping up and down is not everyone's cup of tea. Keep your passion until it is required. There is no doubt you need passion to drive your business forward, but you mustn't let it turn into an over the top show of enthusiasm.

MM: WHAT DO YOU DO WHEN YOU ARE AWAY FROM WORK?

BH: To be honest, I don't differentiate activity as work or non-work. I often take calls from clients

Berkeley Harris: "The Sandler Selling System has proven results worldwide"



in the evening and at weekends - when you are working with people on strategy and growth of their business, nine to five is part-time. I recall driving one evening to a training venue I was attending the next day and having a conversation with a client on revising the structure of his business. He was delivering this the next day to the board and wanted my help with the approach and it was a pleasure to do that.

I'm married and have a nine-year-old daughter, so life is fun and fast paced. I enjoy the luxury of dropping my daughter at school once or twice a week; we each have a scooter. I see holidays as important, but I will often be working on my own business strategy while sitting in the sun. If you enjoy what you do, it's not a job it's you. **MM**

FOR MORE INFORMATION

■ Call **07584 074 74** or **01172 444 360**. Alternatively, email **Berkeley.harris@sandler.com** or visit **www.brunel.sandler.com**.

■ Berkeley Harris works with numerous sectors in the areas of strategy, structure and growth. He is an expert trainer, keynote speaker and one-to-one coach.

FREE INFO NO: 4590

franchising

Right **move**

CHIPSAWAY FRANCHISEE ALISTAIR HOY HAS HIS SIGHTS SET ON THE BIG TIME

A great deal can happen in a year, as ChipsAway franchisee Alistair Hoy can testify.

Ali opened a ChipsAway CarCare Centre (a fixed-base workshop) only six months after his initial business launch as a 'man and a van' operation, in line with his original business plan.

DEMAND

Subsequently, he took on his first employee to help cope with escalating demand, then when he hit £10,000 per month turnover, Ali decided to take on a second employee - and all this before reaching his first year milestone.

"I had big plans for my ChipsAway business from the start," Ali confirms. "Now there are four of us in the team, the next step is to increase turnover to £1,000 per day on a consistent basis."

ChipsAway is the UK's leading automotive paintwork repair specialist, with a nationwide network of around 300 technicians providing high quality on-the-spot repairs to minor damage such as



paintwork scratches, bumper scuffs and kerbed alloy wheels. Repairs are completed within a matter of hours and at a fraction of the cost of traditional body shop repair methods.

With 35 million cars on the road and over 24 million repair opportunities each year, ChipsAway estimate that they currently only deal with three per cent of market demand.

Ali is just about to exchange on a premises over double the size of his existing one, which will allow him and his team to process cars even more efficiently.

He confirms that his decision to join ChipsAway was definitely the right move: "A successful business doesn't just happen when you buy a franchise. You have to have passion for what you do, be prepared to work at it and believe in yourself. You also need a committed franchisor with a vision for the brand."

"The ChipsAway management team is close to its franchisees and understands what we need. Brand awareness is growing fast and so is market share - it's a truly exciting time to be part of the ChipsAway success story." **MM**

FOR MORE INFORMATION

■ Call **0800 980 5422**.

Alternatively, email uk@chipsaway.co.uk or visit www.chipsaway.co.uk.

FREE INFO NO: 4243

Online opportunity

RED FLAG ALERT FRANCHISEES PROVIDE A MARKET LEADING INFORMATION SYSTEM AND CYBER SECURITY SOLUTION

After high profile attacks on Sony Pictures and the American government, cybercrime is increasingly something every business needs to consider. White collar consultancy franchise Red Flag Alert equips its franchisees to provide a market leading information system and a cyber security solution.



Founded in 2003 as part of leading business rescue practitioner Begbies Traynor Group, Red Flag Alert had been offering franchise opportunities to people from a background in professional services or business-to-business sales since 2014.

INFORMED

Founder and franchise director Dan Archer explains: "Our business was built on clients using data to make better business decisions and by being more informed about the changes to other businesses."

"We realised that once you talk to people about data, there will inevitably be a conversation about the threat of cybercrime. The data integrity element of our business model is for data protection and cyber security services. This is a new market, so we don't expect people to have experience, but we believe there is a revolution taking place in the access small and medium-size enterprises have to top quality information and the time has never been better to talk about data and cyber security issues."

In an article in the Financial Mail on Sunday on December 27, Pizza Express co-founder Luke Johnson said: "My big tip for 2015 is get into cyber security - no one is safe from an attack."

It seems Red Flag Alert is ahead of this trend. Archer adds: "We don't have competition in the business intelligence market or cyber security, but every business can benefit and our franchisees are perfectly placed to own a business intelligence and data integrity practice employing staff and addressing the four million UK SMEs." **MM**

FOR MORE INFORMATION

■ Visit www.redflagfranchise.co.uk or call Dan Archer on **08448 222804**.

FREE INFO NO: 4970



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7.00pm – 7.15pm
- ✓ Selecting the Right Franchise
7.15pm – 7.30pm
- ✓ Securing Funding
7.30pm – 7.45pm
- ✓ Essential Considerations
7.45 – 8.00pm
- ✓ Franchise Case Studies
8.00 – 8.30pm
- ✓ Networking and Refreshments
8.30pm – 9.00pm
- ✓ One-to-One Sessions
(book in advance) 8.30pm – 9.00pm

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Tue 10th February – Birmingham Hyatt Regency Hotel

Tue 24th February – London Park Plaza County Hall

Tue 10th March – Manchester Hilton, Manchester Airport

Tue 14th April – Birmingham Hyatt Regency Hotel

Tue 21st April – London Park Plaza County Hall

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www.franchise-seminars.info
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FranFinder

www.makingmoney.co.uk

READER ENQUIRY NUMBER	FRANCHISOR	INVESTMENT LEVEL
BUSINESS & PROFESSIONAL SERVICES		
4342	ActionCoach	£41,000
4358	Antal International Network	£50,000
4824	Assist with solutions	£22,950
4002	Auditel (UK) Ltd	£37,950
4005	Big Fish	AOR
4891	Brilliant at bookkeeping	
4902	Business Doctors	
4006	Business Partnership (The)	AOR
4638	Certax Accounting	Circa £30,000
4929	Cherry Pick	£5,000
4848	Clark James	AOR
4767	Cloud Bookkeeping	£9,900 plus vat
4007	CNA International	£30,000
4586	Computer Troubleshooters	AOR
4762	County Homeseach	£35,000-125,000
4014	Driver Hire	Min £35,000
4771	Drivers Direct Recruitment Agency	AOR
4731	Moneysave Solutions	£24,995 + VAT
4866	Energy Guardian	
4019	Expense Reduction Analysts	£39,900
4857	Flower Genie	£8,500 - £30,000 (includes stock)
4931	Green Square	
4958	Independent Executives	
4765	Interface Financial Group	£70,000+
4717	IRT Surveys	£30,000
4693	Just Jobs Network	£10,000
4326	Leadership Management International (UK) Ltd	AOR
4844	Local People	AOR
4269	Mail Boxes Etc	£60,000 (Approx)
4832	MatchPoint	£15,000 minimum
4027	MRI Worldwide Ltd	AOR
4859	Organic Digital	£12,500
4714	Personal Career Management	£25,000+
4029	Pitman Training	£22,500 minimum franchise fee
4673	Platinum Property Partners	AOR
4933	Prima Ardelle	
4970	Red Flag Alert	
4745	Quintadena	£10,000
4720	Rosemary Bookkeeping Ltd	£16,970
4590	Sandler Training	AOR
4038	Signs Express Ltd	£62,000 + working capital (£35,000 liquid capital required)
4809	Squidgy Pig	
4818	Suit the City	£19,950
4040	TaxAssist Accountants	£34,950+VAT
4776	The Alternative Board	AOR
4229	The Sales Recruitment Network	AOR
4495	thebestof.co.uk	AOR
4044	Travail Employment Group	£12,000+VAT plus working capital
4766	Two Men and a Truck®	£50,000 - £100,000
4556	Venture Photography	AOR

FOR MORE INFORMATION ON ANY OF THE COMPANIES LISTED IN THIS SECTION VISIT WWW.MAKINGMONEY.CO.UK AND CLICK ON 'LOOKING FOR A FRANCHISE'. THEN SELECT THE CATEGORY(IES) YOU ARE INTERESTED IN AND FIND THE COMPANIES YOU WISH TO KNOW MORE ABOUT.

BUSINESS TYPE

Business coaches
Global executive recruitment franchise
Business support to SME business owners
Cost management consultancy
Printer specialist

Business transfer agency
Accountancy practice franchise
Exclusive Private Introduction Agency

Home based business with great growth potential
Executive recruitment

Relocation and property specialists
Specialist driver recruitment agency
Driver recruitment agency
Licensed debt solutions

Cost, purchase and supplier management
Run from home business

Invoice discounting franchise
Europe's largest infra red building surveyors
Low overheads, repeat business
Business performance improvement, through people

Print/Copy delivery & business solutions
Free DVD to find the right franchise for you
Global recruitment
Web design & digital marketing franchise
Outplacement and career management
Leading IT and business skills training provider
Property investing franchise

World no1 Quotewerks distributor for 3 years.
Bookkeeping franchise
Sales training

Sign & graphics design, manufacturing

Suit the City is expanding in the UK
Small business tax & accountancy services

Sales recruitment
Local sites for local people
Multi discipline temporary & permanent recruitment
Movers who care®
Market leading premium portrait photography franchise

THE WORLD OF FRANCHISING

MAKING MONEY'S FRANFINDER PROVIDES EVERYTHING YOU NEED TO KNOW ABOUT THE FRANCHISING INDUSTRY IN A USER-FRIENDLY 16-PAGE REFERENCE GUIDE DESIGNED TO HELP YOU FIND THE PERFECT FRANCHISING OPPORTUNITY

Franchising is one of the most successful routes to owning your own business. Statistics confirm that the failure rate in franchising is 2.1 per cent against over 80 per cent for stand-alone start-ups.

However, franchisors are highly selective when appointing franchisees who, as owner operators, will be responsible for maintaining the franchisor's image and standards of service.

Franchisors will always appoint applicants with the drive, discipline and ambition to succeed through a formal but tried-and-tested business plan.

Franchise opportunity providers include household-name organisations such as McDonalds Restaurants, Kall Kwik, Vision Express, Pronuptia and Unigate Dairies.

Over the following 16 pages you'll find a comprehensive franchise listing – with initial investment levels – and a series of articles designed to provide you with up-to-date information on everything you need to know about the franchising industry.

FUNDING

Around 60 per cent of all new franchisees borrow to start their businesses. Typically, if you have £30,000 capital to invest, a bank specialising in franchising will lend you a further £70,000 – raising your start-up capital available to £100,000.

USING FRANFINDER

All franchises are listed in their appropriate business categories and each has a unique reference number (4091, 4225 etc).

For more information on any of the companies listed in this section visit www.makingmoney.co.uk and click on 'Looking for a franchise'. Then select the category(ies) you are interested in and find the companies you wish to know more about.

FRANCHISE BUSINESS CATEGORIES

Franchising opportunities fall into 18 well-defined business sectors and the Making Money FranFinder is divided into these categories for your easy reference:

Business & Professional Services
Care & Elderly Services
Children
Cleaning
Commercial & Industrial
Communications
Delivery & Haulage
Food & Catering
Health & Beauty
High Street Retail
Homecare & Property Maintenance
Lettings & Property
Motoring Services
Pest Control
Petcare
Print & Promotional Services
Travel & Leisure
Vending

FRANCHISE FACTS

- The estimated annual turnover of the UK business format franchise sector is £13.7 billion.
- The UK franchise sector has enjoyed a 20 per cent growth rate since 2008, compared to a 2.5 per cent contraction in the overall economy during the same period.
- 930 franchise systems operate in the UK via 22,400 franchisees in a total of 39,000 locations.
- 92 per cent of franchisees say they are profitable.
- The average turnover of a franchise is £356,000, the second highest figure recorded (the highest is £360,000 in 2007).
- The failure rate among franchisees is 2.3 per cent.
- 84 per cent of franchisees say they have at least a satisfactory relationship with their franchisor.
- Recruiting suitable new franchisees is a franchisor's biggest barrier to growth in the UK.
- It's estimated a total of 561,000 people are directly employed in the franchise sector.

Source: 2013 NatWest/British Franchise Association franchise survey.

WEBSITES TO VISIT

Making Money
www.makingmoney.co.uk

British Franchise Association
www.thebfa.org

National Franchise Week
www.nationalfranchiseweek.co.uk

franchising

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FREE INFO NO: 4280

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FREE INFO NO: 4965

READER ENQUIRY NUMBER	FRANCHISOR	INVESTMENT LEVEL
4627	www.citylocal.co.uk	£3,000 - £15,000
4464	X-Press Legal Services	Liquid Capital £12,000 Total Investment £40,000
4936	Your Plumber	
CARE & ELDERLY SERVICES		
4175	Abacus Care	
4744	Access Care	
4862	Avail	£20,000
4467	Bluebird Care	Min £25,000
4446	Caremark	AOR
4282	Carewatch Care Services Ltd	AOR
4988	Eirsen Health Care	£69,500
4836	Extra Help	£12,000
4928	Heritage Healthcare	£19,995
4585	Home Instead	AOR
4841	KarePlus	
4565	Motivation & Co	AOR
4400	Pauline May Ltd	£25,000
4821	Right at Home	£100,000
4987	Senior Helpers	
4947	Senior Shop	
4949	Surecare	£7,000
CHILDREN		
4945	A Star Sports	£12,500
4909	Apex360	
4588	Baby Sensory	£6,000
4393	Babyprints	AOR
4829	Clive's Easylearn	
4469	ComputerXplorers	£29,500 + VAT
4817	Creation Station	
4736	Dancing Tots	£7,000
4852	Diddi Dance	£6,400
4530	Fitkid	AOR
4920	Footy Bugs	
4449	Go-Kart party	£10,000
4361	Gymboree Play UK	AOR
4769	Helen Doron Educational Group	AOR
4534	Helen O'Grady Drama Schools	AOR
4201	Jo Jingles Ltd	AOR
4789	Jumping Clay UK & Ireland	From £7,000+vnt
4881	Kids Bee Happy	£2,495
4204	Kumon Educational UK	AOR
4937	Kung Fu Schools	£10,995
4596	Leaps and Bounds	AOR
4363	Little Impressions	From £4,875 + Vat
4861	Little Angels	£6,750
4609	MAD Academy	£7,000
4957	Magikats	
4691	Monkey Music Ltd	£10,500 + vat
4548	Monkey Puzzle	£30,000
4611	Popstars Academy Ltd	AOR
4781	Pauline Quirke Academy	£15,000
4694	Premier Sport	AOR
4712	Progressive Sports	£9,950
4577	Razzamatazz Theatre Schools Ltd	£10-15,000
4919	Spanish Amigos	
4679	Tatty Bumpkin Ltd	AOR
4535	The Little Gym	AOR
4882	Tigerlily Childcare	
4911	Tinies Childcare	
4232	Tumble Tots (UK) Ltd	AOR
4904	Tutor Doctor	
4951	Window To The Womb	
4603	YogaBugs	AOR

BUSINESS TYPE

CityLocal is run by local people...

Home office B2B white collar consultancy franchise

Homecare and nursing agency

Award winning care and nursing services

Provider of care at home services

Care services

Personal/social care providers

Home help services management franchise

Excellent franchise opportunity available

Senior care in the home

Physical motivation for the elderly

Clothing for the elderly

Quality home care services for adults and seniors

Fantastic franchise opportunities/proven returns

Multi-sports for children aged 2-10 yrs

Baby classes

Impressions and solid castings from birth

Technology education for children

Fun energetic classes for preschool children

Join diddi dance to Get Children Moving

Join the UK's largest go kart company

Baby and pre-school children's activity programmes

Education programmes coming to the UK

Drama schools

Pre-school music/singing class

Global franchise for a revolutionary clay product.

The fabulous and fun sand art franchise

After-school maths

Help children's confidence soar

Physical skills for nursery children

Cast of baby and infant hands and feet

Pre-school childrens photography franchise

Music and dance classes for pre-school children

The premium brand in pre-school music sector

Day nurseries

Popstar parties & street dance classes

Leading sports coaching company in the UK

The UK's No.1 sports franchise

The Dragons Den theatre school

Multi-sensory, music & movement classes

Childrens developmental gyms

Children's play programme

Children

Children's yoga

Appealing option

JAN CHIDLEY'S RECOGNITION EXPRESS FRANCHISE IS ATTRACTING NEW CUSTOMERS ALL THE TIME

Jan Chidley, 48, was born in New Zealand and first came to England at the age of 21 for a working holiday. Having been a full-time mum for 18 years, providing stability

for her children while the family travelled, in June 2008 Jan decided to start her own business and set up Recognition Express Hull and East Riding.

One of the most successful business-to-business franchises in the UK, Recognition Express operates in a market now worth over £3 billion per annum and has become the UK's leading supplier and manufacturer of corporate and personalised products to companies.

PERSONALISED

From business gifts and promotional products to personalised name badges, staff awards, a comprehensive selection of branded corporate clothing and an extensive schoolwear collection, the Recognition Express range is huge.

The company has a proven record of success. It's been a full member of the British Franchise Association since 1980, won a bfa Franchisor of the Year award in 2003 and has over 30 years of experience and profitability.

Jan explains: "I had a business in New Zealand with my father growing apples. We sold it and I decided I wanted to do something in the UK. I liked the idea of doing something that is my own business, but where I am supported."

"My husband, Chris, is the CEO of a large nationwide franchise called Driver Hire and I could see the benefits of being part of a franchise. Nigel Toplis, managing director of Recognition Express, and the team are very supportive. There is a wide range of good quality products and hence a broad range of potential customers, so the business model is sound.

"My husband was aware of Recognition Express and had met Nigel on several occasions. We both felt Recognition Express was the right sort of business for me."

Although Jan is the sole franchisee, husband Chris has been hugely supportive, along with the Recognition Express head office staff.

"The business is growing each month and we are picking up new customers all the time," Jan says. "We are building up a loyal customer base.



Jan Chidley: "The business is growing each month"

"I have a sense of achievement with what I've done so far, but look forward to growing year on year and creating a booming business I can be proud of. It is not always plain sailing, but with the support of the franchisor and my family I feel we shall succeed."

Asked what advice Jan would give individuals thinking of starting their own business, she says: "It is hard work, with a lot of commitment required, but if you get it right, it is extremely satisfying. It is all about meeting people on a regular basis, forming good relationships and being able to deliver the end product."

"Having my own business gives me flexibility around my home life. However, it is important to remain focused on the business and continue to put in the time required to keep things on the up."

PROVEN

Would she recommend franchising to other women? "I would," Jan says. "While you have to do your homework before signing on the dotted line, you should be buying into a proven business model. For busy women, this can be an appealing option."

"When you go into a franchise, you need to be sure it's a business you can trust, with a proven track record. With Recognition Express you can be part of a major success story." **MM**

FOR MORE INFORMATION

■ Call 01530 513300,
email edownes@recognition-express.com
or visit www.recognition-express.com

FREE INFO NO: 4032



franchising

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FREE INFO NO: 4923

READER ENQUIRY NUMBER

FRANCHISOR

INVESTMENT LEVEL

CLEANING

4409	Belle Casa	AOR
4807	Betterclean	
4830	CarpetKare	
4046	Chem-Dry	AOR
4047	Chemex	£10,000
4811	Clearbrew	£10,000 plus VAT
4455	Countrywide Floorcare	under £10,000
4569	Daily Poppins	AOR
4856	Diamond Home Support	£1,295
4839	Dollychar	£7,995
4812	Domestique	
4048	Dubcheck	AOR
4050	Ecoclean	
4971	Envirogroup	£29,500 + VAT
4056	Jani-King (GB) Ltd	AOR
4412	Maid2Clean	£9,999
4892	Maid In Your Place	
4574	Merry Maids	£16,560
4059	Minster Services Group UK	£28,225+ VAT plus £40-£60,00 Working Capital
4060	Molly Maid UK	£16,975 (ex VAT) plus £12,000 working capital
4650	Nationwide Cleaners	£7,999 No VAT
4941	Neilsen Chemicals	
4061	NIC Services Group Ltd	£20,000 - £200,000+
4404	Ovenclean	AOR
4062	Ovenu Franchising Limited	£12,950 nett
4063	Rainbow International	£20,000
4064	Safeclean	From £17,350
4310	ServiceMaster	£23,650 - £27,750
4801	TCS	
4355	Time For You	AOR
4917	Total Clean	
4908	UK Domestic Cleaning	£6995+Vat
4074	VIP Bin Cleaning Ltd	Min. personal investment £10,000 - minimum total investment £24,000
4552	Well Polished	AOR

COMMERCIAL & INDUSTRIAL

4965	Castle and Pryor	£17,500
4021	FiltaFry	AOR
4967	MACC UK Ltd	£30,000
4215	Pirtek (UK) Ltd	AOR

COMMUNICATIONS

4713	Telco in a Box	AOR
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DELIVERY & HAULAGE

4635	BMI Hose	AOR
4606	CargoCall	AOR
4950	Diamond Logistics	
4562	Distribution Unlimited	£22,000
4081	Fastway Couriers Ltd	AOR
4459	Interlink Express	AOR
4913	Local Letterbox	
4632	Pack and Send	Around £100,000
4086	Sameday UK	£10,000 - £30,000

BUSINESS TYPE

Domestic cleaning services

Carpet cleaning/restoration

Commercial cleaning and hygiene products

contact us for our no nonsense information pack

Carpet, hard floor and soft furnishing cleaning

Domestic cleaning

Cleaning and care management franchise

Highly profitable home based cleaning franchise

Commercial cleaning

Commercial cleaning

Management franchise - domestic sector

Professional domestic cleaning franchise

Office and commercial cleaning

Professional domestic cleaning

Money back guarantee, home-based, flexible hours

Cleaning franchise opportunity

Oven cleaning

Domestic oven cleaning

Restoration and specialist commercial cleaning

Organic upholstery & carpet cleaning & protection

Professional carpet & upholstery cleaning

Domestic cleaning

Domestic cleaning management franchise

Commercial and domestic wheelie bin cleaning

Domestic cleaning

New Diamond drilling and cutting franchises for over 23 years

Equipment repair/maintenance

Innovative products created and sold to craftsmen

Rapid response on site hose replacement service

Run your own phone company

Emergency onsite hose replacement

International delivery

Targeted door to door distribution

Courier services

Parcel delivery

Specialist packing and shipping solution

Courier UK and Europe

Proven opportunity

OVENU IS CELEBRATING 20 YEARS IN THE OVEN CLEANING AND VALETING SECTOR THIS YEAR

Ovenu's standard franchise model, which has been tried and tested over 20 years, is still going strong and offers outstanding value.

The company's Easy Reach (or rural) franchise model is entering its third year and is proving to be an attractive entry level business opportunity. The objective of Ovenu's latest initiative is to offer potential franchisees an opportunity to work with the market leader at a reduced investment but still with excellent returns.

DEVELOPMENT

Over the past two years Ovenu has carried out extensive analysis, market research and development in the service industry sector. The research has been undertaken in tandem with other tests and trials with existing franchisees throughout the UK and Australia and the conclusions have resulted in the Easy Reach package.

Rik Hellewell, Ovenu's managing director, explains: "We have undertaken tests and trials in numerous locations to ensure our new Easy Reach package offers outstanding value, while maintaining excellent profit margins for franchisees. We are all extremely pleased with the results and look forward to discussing the new opportunity with many prospective franchisees, as there is bound to be a huge amount of interest."

"We never undertake projects half-heartedly and this new offering is no exception. We have allocated a significant amount of time, effort and resource into making sure we've got this new offering absolutely right. In some territories it may also be possible to start with an Easy Reach model and then upgrade to a standard model, subject to arrangement."

"Prospective franchisees now have the opportunity to benefit from working with us, having invested a modest £9,950 plus VAT. All of our bespoke equipment, products and ISO 9001:2008 training is included. The package comes complete with an exclusive, highly manageable territory. We aim to fill all of our available territories by the end of 2015."

Rik adds: "Our enquiry levels from prospective customers continues to rise year on year and we're



determined to be able to satisfy increasing demand for our premium quality service. The vast majority of our finely tuned marketing and support strategies are proving to be increasingly profitable for our entire network and we're looking forward to meeting with new prospective franchisees soon.

"If you are looking for greater rewards from your franchise, the Ovenu standard franchise model is for you and comes with a territory of around 60,000 households. Both models benefit from one week's comprehensive training and a great launch programme that is tried and tested. The Ovenu website is probably the best in the industry and franchisees also benefit from excellent group buying deals for their green cleaning materials."

New franchisees have a choice of vehicles to suit the investment they are able to make, so long as their final choice is approved by the franchisor. Ovenu's ability to be flexible reflects its experience and consistently successful track record stretching back many years.

RECRUITMENT

"The Ovenu recruitment process works a treat," Rik says. "Once we have your completed questionnaire, initial information is exchanged and a detailed conversation takes place to review sales forecasts and finances either face to face, over the phone or via Skype."

"A meeting is then arranged with me for those who wish to proceed. Prospects also spend time with a franchisee to experience the business at the coal face. Only after the meeting is there any commitment from either side. We will confirm our position in writing and if we are both agreed that we want to complete, a deposit is paid and an induction training date agreed."

Franchisees manage their own diary and work commitment and have the benefit of a nationally recognised brand to operate under. **MM**

FOR MORE INFORMATION

■ Visit www.ovenufranchise.co.uk.
Alternatively, call Ken Rostron on
01325 251455 or **07780 673001**.

FREE INFO NO: 4062



franchising



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www.diddidance.com

FREE INFO NO: 4852

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FREE INFO NO: 4964

READER ENQUIRY NUMBER	FRANCHISOR	INVESTMENT LEVEL
-----------------------	------------	------------------

FOOD & CATERING

4695	5aDay Box Supplies	Total investment required £19,000 + VAT
4089	Abrahebabra Ireland Ltd	AOR
4519	Auntie Annes	£50,000
4960	Baguette Express	
4900	Bar Sport	
4926	Bavarian Beerhouse	
4897	Beatons Tea Rooms	£40,000
4843	Bennigans	AOR
4096	Burger King Corporation	£800,000
4686	Cafe2U	£23,600
4737	Canas y Tapas	AOR
4576	Charisnack	Areas available from £9,950 + Vat
4100	Dominos Pizza	£280,000
4102	Dunkin Donuts	AOR
4724	Egg Free Cake Box	AOR
4103	Eismann International UK Ltd	AOR
4104	Esquires Coffee Houses	Minimum £60,000
4106	Favorite Chicken & Ribs	AOR
4833	Greene King Meet & Eat	£85,000
4527	Jaspers Corporate Catering	£100,000
4822	Kingdom of Sweets	£2,000
4925	Marstons Food and Catering	AOR
4114	McDonald's	AOR
4110	Oakhouse Foods	AOR
4946	Pan Chai	£35,000
4375	Papa John's	£175,000 - £225,000
4118	Perfect Pizza Limited	£30,000 - 120,000
4604	Phat Pasty	£25,000
4119	Pizza Hut	£130,000 +
4795	Pizza Vito	£65,000 - £110,000
4122	Quizno's Subs	AOR
4773	Rice Franchising	£100,000-300,000
4743	Ringtons	£28,950 +VAT
4756	Riverford Organic Vegetables	AOR
4126	Snack-In-The-Box Ltd	£19,750 - £44,950 Min Capital Required £10,000
4105	Southern Fried Chicken	£80,000 - £120,000
4930	Steak n Shake	AOR
4128	Subway	c. £100,000
4942	Tiger Bills	
4517	Wiltshire Farm Foods	AOR
4132	Wimpy International Ltd	AOR
4959	Zaks American Diner	

FRANCHISE SERVICES

4923	Dennis & Turnbull	
4753	Franchise Development Services	AOR
4666	Franchise Resales	AOR
4918	Franchise Surgery	
4487	The Franchising Centre	AOR
4778	Use-A-Franchise	AOR

HEALTH & BEAUTY

4827	Activity Mix	
4787	Anytime Fitness	£95,000
4808	Attirance	
4416	Fit4less	£90,000
4898	Guinot	
4961	Jacks of London	
4984	Jetts	
4742	Laser-it	From £7,995 plus vat
4634	Mirage	AOR

BUSINESS TYPE

Fresh fruit and veg box scheme, run from home.
Fast food outlet
Freshly baked soft pretzel franchise

A traditional but stylish Tearoom

Fast food outlet
The world's largest mobile cafe franchise
Tapas restaurant
Vending and self-service healthier snack boxes.
UK & Ireland's leading pizza delivery company.
Fast food outlet

Frozen food delivery service
Speciality coffee (& tea) house
Fast food outlet
Greene King Meet & Eat Pub franchise
Produce and deliver catering to corporate clients
Success never tasted so sweet!
UK's leading independent pub retailer
Fast food outlet
Delivery of frozen meals and desserts

Fast food outlet
Pizza home delivery and take away
Fab branded food delivery business
Pizza delivery business
Delivery, restaurant, sell by the slice, pizza
Fast food outlet

A unique home delivery service of tea and coffee
Providing fresh organic produce direct to your door

Work place snack delivery & vending
A complete quick service restaurant concept

Quick service food outlet

Meals delivered to your door
Fast food outlet

Helping people considering franchising
Unique and effective resales management

Franchise consultants
Reach 250000 customers every quarter

Worlds fastest growing 24 hour fitness franchise
Join the low cost fitness revolution with Fit4less

Non surgical liposuction and face lift
Specialist beauty & skin care salon

Going for growth

SUCCESSFULLY FUNDING YOUR FRANCHISE IN THE FIRST YEAR OF TRADING IS KEY TO DEVELOPING A SUSTAINABLE BUSINESS, **MARK SCOTT**, DIRECTOR OF FRANCHISE DEVELOPMENT AT NATWEST, **SAYS**

Financing your franchise is always important. But with statistics revealing businesses that fail generally do so in their first two years of trading, it is paramount to get this right from the outset.

With a franchise, the set-up costs are fairly standard for each concept - many operate a 'turnkey' business where the costs are known and the same for the majority of franchisees. The only exception would be your own working capital or drawing needs, which are likely to vary for each franchisee. It should, therefore, be straightforward to identify your finance requirements at the outset and as you begin to trade in the first year.

CAN YOU AFFORD IT?

Knowing the costs is one key aspect. The next is knowing whether you can afford it. As a guide, banks, including NatWest, lend up to 70 per cent for a proven franchise and nearer to 50 per cent for a new concept. So if you have £20,000, you can borrow around £40,000 for an established franchise.

However, you should always retain some funds for emergencies, so even if you have the full amount to buy the business, you may want to borrow to retain a surplus - the amount being relative to your total investment, but 10 per cent is a useful guide. This is because if there is an issue that arises that affects the business - such as poor sales, a power failure or flood - you have the funds to manage the situation.

Just as important, though, will be the ability to service the finance you obtain. Your bank will look at this carefully and what funds you need to live off personally, in addition to making payments on finance you take out. So ask yourself whether the business generates sufficient profit to repay the finance, cover your personal drawings and provide a surplus. If the answer is positive, that's a good start.

In terms of the type of finance available for the known capital expenses such as franchise fee, shop fitting, equipment and similar costs, a loan is probably the vehicle to use, as the finance is unlikely to be repaid in the first few months, but over a few years. If it is for a van or car, it may be you look to asset finance to fund the cost. The asset is then the security for the lender. For working capital, where it is a relatively short-term requirement, an overdraft is the finance needed. Overdrafts are usually reviewed every 12 months and the amount will be determined by the cash flow forecast you provide.

How do you know what levels of finance you require? The starting point is your franchisor, as it will have the experience of other established franchisees. A franchisor will normally provide a template business plan and details of set-up costs, though of course each franchisee's requirements can differ.



Some franchisors use a third party to assist franchisees with completing their plan, such as Franchise Finance, a British Franchise Association affiliated member. These organisations will have a good understanding of the franchise from previous plans they have helped franchisees with and complement that by providing an independent view of your proposal.

MONITOR YOUR PROGRESS

As your business develops, make sure you monitor its progress, which could be daily, weekly or monthly, though it's never too frequent. If things are not going as planned, don't bury your head in the sand, but speak to your franchisor, other franchisees, your bank and other professional advisers to see how you can collectively get things back on track.

If you are looking to finance your franchise via bank funding, don't just walk into your local branch, but contact its central franchise team, who can deliver franchise specific support and guidance and put you in touch with a local expert.

Whatever your reason for investing in a franchise, running any business, even a franchise, will be hard work, especially for the first year or so, and getting the finances right in the early years is very important. **MM**

FOR MORE INFORMATION

■ NatWest can be contacted on **0800 092 9117**, by email at **franchise@natwest.com** or by visiting **www.natwest.com/franchise**.

franchising

New Franchise Opportunity from IFG!



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FREE INFO NO: 4765

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People with an active interest in education are invited to apply to become a MagiKats Principal.

MagiKats Principals are:

- dedicated to children and their education
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- work part or full time

... and want to be their own boss



To find out more about our business opportunities go to:

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FREE INFO NO: 4957

READER ENQUIRY NUMBER	FRANCHISOR	INVESTMENT LEVEL
4850	Naturhouse	up to £60,000
4814	No Mas Vello	AOR
4982	Pro Fit Franchise	£5,000
4846	Quit Smoking Pal	AOR
4220	Rosemary Conley	£20,000 + VAT
4761	Rush	£50,000
4165	Saks Hair and Beauty	AOR
4547	Silverdaze	£11,500 + vat
4341	Spice Isles	£25,000
4172	The Tanning Shop	AOR
4173	Toni & Guy	AOR

HIGH STREET RETAIL

4823	Ableworld	£29,950 liquid assets. £75,000 total
4138	Bang & Olufsen	AOR
4092	Bargain Booze	AOR
4939	Bathstore	
4403	Beautiful Bling Company	AOR
4139	Blazes	from £7,500
4665	Bo Concept	AOR
4631	Boots Opticians	AOR
4357	Cartridge World	AOR
4733	Cash and Cheques Express	£50,000 plus financing
4144	Cash Converters UK Ltd	£250,000 minimum PI £85,000
4187	Cash Express	AOR
4146	Cash Generator	£70,000 plus financing
4351	Chips	AOR
4940	Clarks Shoes	
4725	Focus on You	£8,500 + VAT
4797	Foot Solutions	
4620	Horsatack	AOR
4740	Howards Storage World	£200,000 +
4159	Nevada Bobs Europe Ltd	Initial investment £60,000, total £200,000
4774	Noa Noa	£25,000
4121	Punch Taverns	AOR
4685	Cyclelife	£70,000
4792	Rohan	
4166	Sevenoaks Sound & Vision	AOR
4168	Snappy Snaps Franchises Ltd	£30,000
4952	The T-Shirt Store	
4472	Thorntons	AOR
4580	United Carpets	£30,000
4583	Vincent Shoes	AOR
4640	Vom Fass	AOR
4718	Zipyard	Approx. £40,000 + VAT

HEMOCARE & PROPERTY MAINTENANCE

4329	Aire Serv	From £16,500
4278	Apollo Blinds	less than £20,000
4730	Arrow Homecare Ltd	£7,000 plus VAT
4509	Aspray Limited	AOR
4457	Blue Moon Bathing Solutions	AOR
4423	Bone Dry	AOR
4858	Briary Garden Services	from £9,500 + Vat
4734	Building and Handyman	£21,000
4735	Colourfence	£25,000
4364	Concept Solutions	£27,995 + vat
4284	Countrywide Grounds Maintenance Ltd	£45,000
4385	Countrywide Lawn Doctor	AOR
4288	Drain Doctor	£35,000 + VAT

BUSINESS TYPE

Weight loss retailer franchising UK

Become a Pro-Fit Personal Trainer

Health and fitness

One of the most successful names in hairdressing

Hair and beauty

The unique jewellery company

Health & beauty

Tanning shop franchise

Hair and beauty

Leading mobility and homecare retailer in the UK.

Hi-fi retailer

Alcohol retail

Retail supply of jewellery

Fireplace & central heating retailer

Furniture shop

Opticians

Refilling & re-manufacturing printer cartridges

Pawnbroking and financial services concept

The UK's favourite buy and sell store

Cheque cashing/retail services

An exciting discount retail franchise

Video games retail specialists

Focus on You designer eyewear franchise

Saddlery shop

Storage and organisational product specialist

Golf shops

Pub retailing

Lifestyle, leisure, sport, fitness, family, retail

Sound systems and home cinema retail

Photo and digital specialists for nearly 30 years

Confectionery shops

The UK's largest franchised carpet retailer

Children's footwear

Oils, vinegars, spirits & liqueurs from the cask

The UK's only alteration franchise

Air conditioning, heating & refrigeration

Manufacturers of high quality blinds

A window repair and refurbishment franchise.

Management in building insurance claims

Walk in baths & showers

Organic carpet cleaning

Garden Maintenance Franchise - North East England

Handyman franchise

Boundary fencing supply and installation.

Property insurance claims and remedial services

Commercial grounds maintenance contractor

Lawn treatment service

Plumbing and drainage



Forward thinking

A-STAR SPORTS FRANCHISES PROVIDE HIGH QUALITY, MULTISPORTS COACHING FOR CHILDREN AGED 2-10

Research continually suggests that children are primarily motivated by pleasure, play and the sheer joy of movement, which is why fun is at the core of everything at A-Star Sports.

The award winning team offers forward thinking in a growing industry from brand partnerships with the likes of The Unbeatables - the children's multi-million dollar animated cinema release with a football theme - through to charities like Support through Sport UK, highlighting the power that sport has to change lives.

POSITIVE

Co-founder Sharon Bassett explains: "Providing more opportunities to experience physical activity and sport this way helps to cement positive associations that not only inspire children but also us grown-ups as well."

"Our franchisees share a genuine vision to make sport as fun and accessible as possible, which provides a distinctive way of developing confidence

and creativity in children and coaches through the delivery of a unique programme."

A-Star Sports franchises provide high quality, multisports coaching for children aged 2-10 through a variety of extracurricular classes, holiday clubs, parties and events. The company offers an opportunity to coach 10 core sports and more, promoting the all-round benefits of sport and a lifelong commitment to being active. With a proven business formula and professional training, current franchisees are already reaching out to thousands of children.

EXCLUSIVE

Franchisees enjoy their own exclusive, defined territory; a full training programme detailed in comprehensive business and coaching manuals; access to premium marketing materials; website management; social media; and ongoing strategic support from an experienced network, including an expert advisory panel with experience in the national governing bodies of sports, education provision, child psychology and behaviour management and business development.

Brian Drouge, owner of two A-Star Sports franchises in and around Edinburgh, says: "A-Star Sports is a brilliant concept for the children and for me. Influencing their development on a weekly basis gives me a great buzz, job satisfaction and a very positive feeling about the work I do. I have a great pride in seeing children's skills and their love of sports grow." **MM**

FOR MORE INFORMATION

■ For more information call **0845 459 2210**, email **info@a-starsports.co.uk** or visit **www.a-starsports.co.uk**. Investment level: £12,500 (plus VAT).

FREE INFO NO: 4945



franchising



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Do you want to be part of a successful franchise that has a low start up cost and can be run from your home?

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FREE INFO NO: 4554

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FREE INFO NO: 4211

READER ENQUIRY NUMBER	FRANCHISOR	INVESTMENT LEVEL
4433	Dream Doors	£70,000 total
4289	Dyno Locks	AOR
4290	Dyno Rod	AOR
4934	Ed's Garden Maintenance	£11,000
4794	Envirovent	£19,950
4953	Fibrenew	£50,000
4948	Fifty Plus	
4906	Fresh Fronts	
4698	Furniture Clinic	AOR
4359	Furniture Medic	£22,075
4022	Gas-elec Safety Systems	£16,500
4716	Granite Transformations	AOR
4782	Green Assess	From £5,995
4293	Greenthumb Ltd	£31,700
4505	Handywoman Franchising	AOR
4855	Hemsley Gardening	AOR
4294	Hillarys Blinds	AOR
4692	Hire a Hubby	AOR
4298	In-toto	£15,000 & £70,000
4388	Jim's Mowing	£15,000
4757	Just Fitted Kitchens	AOR
4820	Just Shutters	£7,500
4553	Lawnkeeper	£15,000 - £25,000
4758	Lawnscience	£17,995 plus vat
4935	Local Appliance	
4954	Magicman	£19,500
4549	Matts Mowing	AOR
4058	Metro Rod	AOR
4304	Mr Electric UK	From £26,500
4349	Oakleaf	AOR
4804	Reeds Rains	
4705	Royle Security Ltd	AOR
4652	Skidproof	AOR
4849	Shuttercraft	£16,900 +VAT (includes £4k launch, training and tools)
4167	Sliderobes Ltd	AOR
4671	Sliding Sash Solutions	AOR
4314	The Flat Roof Company	AOR
4575	TruGreen	£27,000
4317	Urban Planters	AOR
4802	Wilkins Chimney Sweep	£15,000 + VAT

LETTINGS & PROPERTY

4699	Bairstow Eves	AOR
4280	Belvoir Property Management	£22,500
4890	Century 21 UK	£20,000
4285	Countrywide Signs Limited	AOR
4924	Elite Property Services	£5000 Pilot Franchise Fee
4490	Enfields	AOR
4450	Engel & Volkers	AOR
4840	Estate.com	
4825	Estatesdirect.com ltd	From £5,000
4875	Go Direct Lettings	£6,000 - £20,000
4504	Goodchilds	AOR
4799	HomeXperts	£19,995 + Vat
4912	Lobster Lettings	£14,995
4300	Martin & Co	£25,500 +VAT
4594	Medics On The Move	£25,995
4554	No Letting Go	£20,000
4308	Northwood	Franchise Fee £39,950 plus VAT
4788	Optimhome	AOR

BUSINESS TYPE

The UK's largest kitchen facelift retailer
Lock & security installation
Drain cleaning & maintenance
Why did they choose Ed's Garden Maintenance?
Home-based energy saving franchise
Restoration service for leather, plastic & vinyl.

Cleaning & repair specialists
Professional furniture restoration franchise
Gas and electrical safety testing
Unique product, unique business opportunity
Start your own green property services business.
The UK's original lawn care experts
Women run property maintenance

Made-to-measure window blinds
Property maintenance
Kitchen Franchise with over 30 years experience.
Lawn care and garden maintenance franchise
Bespoke handmade kitchen retail opportunity with low overheads
Plantation shutter suppliers.
A well established professional lawn care company
Fast growing professional lawn care franchise

Run your own hard surface repair business
Lawn services
Drain cleaning
Electricians & electrical contractors
Distinctive period interior design

The only alarm installation franchise
Slip resistant flooring

Shuttercraft – Every Window is an Opportunity
Wardrobe specialists
Repair and servicing traditional sash windows
Roofing specialist
Professional lawn care franchise
Indoor plant suppliers
A modern take on a traditional business

UK'S most successful estate agency & lettings franchisor
Residential lettings agency
Fantastic business opportunities with CENTURY 21
Estate agency sign contractor
Run your own successful Lettings Business
Estate agency
Estate agents

Personal estate agency business
Join the rental revolution
Estate agency
HomeXperts Exceptional Estate & Letting Agents
Easy To Run Profitable Lettings Agency Franchise
Lettings & property management franchise.
Lettings & home search franchise
Inventory services to letting agents and landlords
Offering letting, estate agency and mortgages.
The 1st home based estate agency network

Fresh approach

SHERPA KIDS INTERNATIONAL, WHICH RUNS BEFORE AND AFTER-SCHOOL CLUBS AND HOLIDAY ACTIVITIES FOR PRIMARY SCHOOL-AGED CHILDREN, IS EXPANDING ITS BUSINESS IN ENGLAND



Sherpa Kids' activities include arts and crafts, music and drama, sport and games, cooking and technology. Many of them are based on specific themes, such as the circus, recycling, sporting events and space, and are tailored to fit in with the individual requirements of schools and their curriculums.

More than 80 themes have been prepared, equating to more than two and a half years' of fun and educationally engaging activities.

LEADERSHIP

The founding company, Safe Kids in Daily Supervision, was launched in New Zealand in 1996. In 2006 two mothers, Dawn Engelbrecht and Bev Parsons, who were existing sKids franchisees, purchased the New Zealand franchisor business, which had 19 locations at the time.

Under their leadership, sKids now operates in more than 120 New Zealand primary schools and is supported by more than 60 franchisees. The company continues to operate under its original name in New Zealand, but as part of the Sherpa Kids International network.

The concept of better, more structured out-of-hours care was introduced to Australia in 2011 by Dawn and entrepreneur Vicki Prout, who is an expert in franchising and four times winner of the Franchise Council of Australia's SA Franchise Woman of the Year award. The business has since expanded into South Africa, Ireland and England, and is launching in Canada and the Middle East.

Sherpa Kids, which will be working on a child-carer ratio of 15:1 in the UK, compared to the standard UK ratio of 30:1, aims to deliver a fresh and vibrant approach to child care and give children such a great time that they do not want to go home. In addition to offering a wide range of activities, it also capitalises on its international connections by, for example, encouraging Sherpa children from Adelaide in Australia to send postcards to children in County Cork in Ireland to learn about life on the other side of the world.

PROSPECTS

By using a franchise model, Sherpa Kids not only benefits from the local knowledge of the provider, it also contributes to the economic and employment prospects of local communities, since all decision making is done at local level by franchise owners, while franchisees are encouraged to source products locally.

Sherpa Kids franchisees also determine pricing, opening hours and programme structure to meet local needs. **MM**

FOR MORE INFORMATION

■ Call **07760 436 405**,
email **vicki@sherpa-kids.com**
or visit **www.sherpakids.co.uk**.

FREE INFO NO: 4991

franchising



The Oven Cleaning Franchise

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Our international brand - your local business

FREE INFO NO: 4062

READER ENQUIRY NUMBER	FRANCHISOR	INVESTMENT LEVEL
4544	Parkheath	AOR
4905	PHP Lettings	£10,000+vat + working capital & setup
4768	Property Inventories	£18,000
4907	Redstones	£11,995
4379	Surelet	
4854	The Living Room Letting Agency	£22,500 + working capital & set-up
4770	The Video Inventory Agency	£5,500

MOTORING SERVICES

4922	Alloy Rescue	
4800	The AA	
4344	Autosheen	£12,995
4237	Autosmart Ltd	minimum of £12,000
4633	Autovalet Direct	£14,950
4254	Car Medic International	from £5,995
4579	Car Spa	AOR
4243	ChipsAway International	£29,995 +VAT
4672	Dent Devils	AOR
4244	Dent Wizard	£20,000
4248	Fleet Mobile Tyres	£35,000 plus vat
4851	Hometyre	£32,500+VAT
4903	iAuto	£120,000+VAT
4251	Mac Tools	£50,000
4697	Mobi Tyre	AOR
4417	Mobile Car Valeting	AOR
4752	MOT2U	AOR
4783	Motorkwik	AOR
4191	Revive!	£19,995
4255	Snap-on Tools Ltd	£20,000
4538	The Wheel Specialist	£100-150,000

PEST CONTROL

4584	NBC Bird Solutions	AOR
4508	Prokill Pest Prevention	£25/50,000 + £30,000 (Full Equipment & Training)

PETCARE

4678	Bark Busters Dog Training	£18,000
4421	Barking Mad	AOR
4513	Dial a Dogwash	AOR
4886	Dog Groom UK	AOR
4200	Husse	AOR
4211	Oscar Pet Foods	£15,000
4212	Pals4Pets	£11,950
4231	Trophy Pet Foods	£15,000
4739	Wagging Tails	£7,500 +

PRINT & PROMOTIONAL SERVICES

4259	AlphaGraphics	£97,000
4350	Barrett & Coe	Initial Franchise Fee: £5,500/£7,500 Min. investment: £8,000/£10,000
4780	Business to Business	£13,250+vat
4142	Card Connection	From £20,000
4143	Card Line Greetings Ltd	AOR
4262	Colneis Marketing	AOR
4614	County Signposts	AOR

FREE INFO NO: 4949



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BUSINESS TYPE

Estate agency

Lettings and property management franchise

Management franchise, property inventories

Redstones Property & Letting franchise opportunity

The letting agency that is different from the rest

Video inventories to protect landlords' property

Mobile, high quality automotive & marine valeting

Manufacturer/supplier of vehicle cleaning products

25 years experience in the mobile valeting arena

Mobile automotive SMART repairs

Car valeting franchise

The leading minor automotive paintwork repairer

Specialist automotive dent repairs

Cosmetic vehicle repairs

tyres: UK's no1 on-line tyre retailer

Mobile tyre and alignment specialist

Build a £1m business in only three years

Mobile automotive tool retailer

Mobile tyre repair

On site car valeting

MOT service that comes to you

Revive! Smart repairs

Automotive handtool distribution

Formula One of automotive franchises

Bird and pest solutions

The most comprehensive pest control franchise

Home dog training, dog behaviour specialists

Home from home pet care

Dog washing franchise

Dog washing franchise

Pet products

Pet food & accessories

Pals4Pets is a professional pet service provider

The UK's largest mobile pet food franchise

Home from home dog boarding company

Marketing and visual communications franchise

Photography training and franchising

A monthly newspaper for local business.

Greeting card publisher and franchise company

Greeting card distributor

Greeting card distributor

Publish annual tourist guide

A business of her own

ALLISON WRIGHT EXPLAINS HOW SHE WENT FROM A CUSTOMER OF OSCAR PET FOODS TO ONE OF ITS FRANCHISE OWNERS



For 27 years Allison Wright worked in her family's property building business. Office based, her role as company secretary and administrator meant she led a solitary existence, which took some of the enjoyment out of the work she was doing.

Allison explains: "Deep down I wanted to have a business of my own, but I didn't know where to start - until I discovered OSCAR."

SOCIAL

Her relationship with the pet food home delivery specialist began when, along with her dog Jasper, she joined a group of dog walkers in her local park.

"It was a social event among OSCAR customers and before long I too became an OSCAR customer," Allison explains. "I loved the concept of the complete pet care service - Jasper thrived on the food and Monty, my new puppy, has proved the food has also provided their respective lifestyles with an all-round balanced diet."

She then became aware her local franchisee was advertising his business for sale. "Without hesitation, I made an enquiry," Allison says. "I could see that it

offered me flexibility to work around my current commitments, but ultimately the opportunity added to my passion for pets.

"I had confidence in the product and service and that made the process of purchasing my OSCAR business easy. I was also grateful for being given an introduction to existing customers - it was a valuable experience, as it gave me a direct opportunity to understand the function of the business and appreciate their needs."

SHARED

Allison says the staff at OSCAR have been a great support: "There is always someone to help with every aspect of the business. Equally, while I have my own exclusive territory, I am able to work closely with my neighbouring franchisees. This portrays the size of our network and we enjoy shared opportunities at shows and events in our respective areas. It gives us the chance to meet pet owners who love to talk about their pets, which is one of the best platforms for attracting new business."

"Working hours to suit me, I am thrilled with my OSCAR franchise and from my past experience it has helped me to appreciate

that you have to be disciplined to succeed. Work hard and you will get back what you put in." **MM**

FOR MORE INFORMATION

■ Call **0800 068 1106** for full details and a free information pack. Alternatively, email **discover@oscar.co.uk** or visit **www.oscar.co.uk**.

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franchising



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FREE INFO NO: 4969

READER ENQUIRY NUMBER	FRANCHISOR	INVESTMENT LEVEL
4732	Embroid Me	AOR
4020	Fastsigns	£40,000
4264	First Choice Cards Ltd	AOR
4608	Hardsoft Computers	AOR
4347	Ivory TowerCards	AOR
4346	Lasertech	AOR
4661	Local Life	AOR
4916	Mini Cards	
4270	Minuteman Press International	AOR
4330	Mobile' Affiche	AOR
4383	Monk Marketing	AOR
4186	Mudfish Trading	£5,999
4662	On My Doorstep Ltd	From £1,000
4377	Printing.com plc	AOR
4499	Raring2go!	From £9,995 - £13,995
4777	Real Color	AOR
4032	Recognition Express Ltd	£30,000 + VAT
4037	Sign-A-Rama	£25,000 - £86,000
4542	The Ink Shop Group	AOR
4171	The Original Poster Company	AOR
4582	Voucher Packs	£6,250 - £12,500

TRAVEL & LEISURE

4759	Club-Clean	£14,995 + VAT
4805	Cruise Holidays	£12,999 + vat (Finance via Barclays available 50/50)
4921	The Detective Project	
4681	Formula One Driver	AOR
4709	FunkyDiva Music UK Ltd	£10,000
4023	Global Travel Group plc	AOR
4798	Go Cruise	
4927	It's Murder	£15,000
4889	Jongleurs Comedy Live Ltd	
4755	Leisure Leagues	From £4,995+VAT
4796	Mydestinationinfo.com	€15,000 - €50,000
4813	Novosail	AOR
4896	Party Bar UK	
4700	Rentin Group Ltd	AOR
4938	Seriously Fun Swimming Schools	
4826	Sports Xtra	
4932	Tetra Brazil Soccer Schools	£5,995+VAT
4435	The Camping and Caravanning Club	£35,000 franchise fee + Campsite + Marketing Levy + IT Levy
4520	Travel Counsellors	AOR
4722	Treasure Trails	Average £7,500
4835	The Winning Ticket	AOR

VENDING

4559	Cardgroup	£14,995
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THE DEADLINE FOR AMENDMENTS TO THIS SECTION FOR THE APRIL 2015 ISSUE IS
27TH FEBRUARY 2015

BUSINESS TYPE

All your embroidery needs

Signs & graphics for business

Greetings card retail

Computer leasing

Greeting card publishers

Van based printer consumables

Local community websites

Print and copy shop

Mobile advertising scrolling display system

Promotional products

Greeting card publisher

Network of 1,400 community websites

Business to business printing

Raring2go! helps families have fun!

Suppliers of corporate promotional products

Business signage

Ink shops

Greeting card distributor

Voucher based advertising via the Royal Mail

Golf club valet - PGA Official supplier

Cruise holidays UK

Digital jukebox party hire franchise

Travel agency

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Authentic Brazilian soccer coaching for 5-18 years

Run your own campsite with our support

Travel agency

A fun & unique outdoor leisure franchise

Greeting card franchise proven in 45 countries

The BFA



WHAT THE BRITISH FRANCHISE ASSOCIATION CAN DO FOR YOU

The British Franchise Association (BFA) evolved from the franchise industry itself in 1977 as the only self-regulating, voluntary accreditation body for franchising in the UK. Its remit is to develop and continuously improve the standards of good practice in franchising, and to accredit franchisors who meet these standards. Many organisations say they are 'franchisors' – not all are, and not all are accredited by the BFA.

The BFA accredits franchise companies for membership on the basis of a strict standards structure, which includes the company's financial position, day-to-day business activity, disclosures made to prospective franchisees and the terms of the franchise agreement.

These standards are based on the European Code of Ethics for franchising – agreed by the European Franchise Federation (EFF) member associations in 1990 – and recognised by the European Commission. Companies are reaccredited for BFA Membership on a triennial basis.

However, it is important to note that the BFA's detailed checks concern the company's fitness to franchise, rather than the suitability of, and prospects for, a particular product or service for a particular market.

Alongside the BFA's reputation for high franchising standards, which in turn works to enhance the image of its members and their businesses, the BFA offers many services and benefits to support members and provides help for prospective franchisees and franchisors.

UK & EUROPE

As part of the EFF, the BFA is able to lobby the European government as well as the UK government on behalf of its members. The BFA is ensuring its members' voices are heard and their interests are protected from unwanted legislation in the UK and Europe.

FRANCHISEE RECRUITMENT

The BFA assists members to recruit good quality franchisees. It provides many marketing platforms including the BFA website, which provides a direct link to its members for prospective franchisees who are shopping for franchisors online.

EDUCATION

The BFA's prospective franchisee and franchisor one-day seminars tackle how to approach franchising confidently, how to use franchising to grow a business and the relationship between franchisors and franchisees.

Prospective franchisees can assess whether franchising is right for them, prioritise franchise opportunities and understand the franchisor's requirements and assessment criteria, while prospective franchisors receive help in understanding the necessary skills and business culture required for a successful franchise operation and the next step in developing their business as a franchise network.

INFORMATION

The BFA also produces independent franchisee and franchisor guides, sponsored by Lloyds TSB. Approximately 40 per cent of all new franchisees purchase the BFA's Franchisee Guide prior to making their decision.

EXHIBITIONS

Restricted to BFA members or genuine business format franchise opportunities that have been accredited by the BFA for exhibition purposes, there are four BFA-endorsed exhibitions each year. Members receive automatic discounted entry to these exhibitions and discounted advertising and other costs.

TRAINING & COMMUNICATIONS

All members have access to accredited advisers and experience is shared at the annual conference and regional meetings, held in five areas three times a year. The BFA also produces newsletters for members and website subscribers containing franchise news and BFA activity.

FRANCHISE WEEKS

The BFA has committed to two initiatives – National and Scottish Franchise Weeks – to increase knowledge of franchising. These events are run in the weeks preceding the Birmingham and Glasgow exhibitions each year. They highlight the franchising concept as one of the safest methods of starting your own business and the security of having a tried-and-tested business formula and support behind you.

Ultimately, BFA membership is a benchmark of quality, providing public recognition as well as evidence that the company is truly established and offers a fair and ethical franchise opportunity. **MM**

FOR FURTHER INFORMATION

British Franchise Association: 01235 820470 or www.thebfa.org

HOW TO...

Start Your Business

In this regular new feature we offer some stimulating food for thought for those taking their first tentative steps on the road to becoming their own boss



start your business

How to start a handyman business

AND HELP TO SATISFY A GROWING DEMAND



DIY is a divisive subject: you either love it or you hate it. Some people are naturals while others can't do much beyond changing a plug or a light bulb.

If you're one of those people who have a knack for all things practical, you could be a prime candidate for setting up a handyman business – turning all those people who hate DIY into business opportunities.

There's a rising demand for handyman businesses and it isn't just about people's inability to do the odd jobs themselves – many people have difficulty finding the time to tick off all the tasks on their to-do lists because of their busy schedules. They're only too willing to pay someone to relieve them of the burden of all those jobs mounting up.

WHAT YOU'LL NEED

To be a handyman, you need to be somewhat of a jack-of-all-trades – but that shouldn't mean "master of none" because you need a good level of competence for anything you take on.

You don't need specific qualifications to work as a handyman. However, if you intend to take on electrical work, you'll need to get certification from the NICEIC, the organisation that regulates electricians in the UK.

Similarly, you'll need to be registered as Gas Safe to undertake any kind of gas engineering. The cost of a new application for 2014 is £365 plus VAT – this covers your registration for one year. Web renewal costs £155 and non-web renewal is £175.

TRAINING

If you're setting up as a handyman, you need to be prepared for all kinds of jobs, and regardless of your natural ability you're bound to be more skilled in some areas than others. It's a good idea to address any gaps in your knowledge with training. Look for relevant college courses that could help you expand the range of services you can offer and help you hone the skills you already have.

As far as costs are concerned, you'll need a suitable van and a range of tools, equipment and

materials. Don't forget to register as self-employed with HM Revenue & Customs (HMRC). If you're working as a sole trader, you'll need to keep a record of all your sales and expenses to complete a tax return every year.

Because of the nature of work as a handyman, you might frequently receive payment on a cash-in-hand basis, but it's essential you keep track of your income and declare everything you earn, or you could face huge financial penalties.

When it comes to building your handyman business, a good reputation is essential. You can win many clients by word of mouth, so it's essential to provide a reliable service with a high standard of workmanship. Look after your customers and go the extra mile for them, turning up on time, not missing appointments and following up on jobs if necessary.

But you can't rely solely on word of mouth, so you need to think about marketing. Consider advertising your services in the local media and using the tried and trusted methods of leaflets through letterboxes and cards in shop windows. **MM**

start your business

How to start a mobile beautician business

AND PROVIDE CLIENT TREATMENTS IN THE COMFORT OF THEIR OWN HOMES



The beauty business is growing all the time in the UK. Mobile beauticians can capitalise on the growing image-consciousness of both sexes and offer their customers convenience and flexibility.

Many people prefer to be treated in the comfort of their own homes rather than going to a salon, so there are plenty of business opportunities for mobile beauty therapists. Going mobile can also suit the provider as well as the customer, as it negates the need for expensive premises.

If you're thinking of setting up a mobile beautician business, you'll obviously need transport. So a full driving licence and a vehicle large enough to carry your equipment are essentials.

You'll also need the right qualifications. An NVQ level 2 or 3 would be a good starting point. There are various courses that could be appropriate for your chosen area of expertise, such as beauty therapy, nail services, make-up, massage and electrical facial treatments. Look online for relevant courses close to you.

RANGE OF SKILLS

Don't limit yourself to one qualification, though; you can use your first as a foundation to start your

business, then look to increase your skill set with more training and professional credentials as your enterprise grows.

Of course, you'll need to decide on the kind of treatments you intend to offer. This will depend on your own talents and what you enjoy doing, as well as the demand for certain services in the geographical area you'll be covering. To gauge the latter, you should carry out some market research.

The easiest way to start is by looking at the other businesses like yours. Check out what the competition is offering and what they're charging. See if you can offer something different – try to develop a unique selling point (USP) for your business. Find out whether there is a need that isn't currently being catered for by your rivals.

Depending on the services you provide, you might need to obtain a licence from your council. Policies and procedures differ among local authorities so find out exactly what you need to do. Bear in mind that if your travels take you to areas covered by a different authorities, you might need licences from those, too.

And don't forget to register as self-employed with HM Revenue & Customs – this will affect the way you pay tax and national insurance.

For more information, visit: www.hmrc.gov.uk/newbusinesses/iwtregister-as-self-employed.shtml.

START-UP COSTS

As well as transport, the costs of your business will include the equipment and materials you'll need to provide your services. You should also consider insurance. Public liability insurance will protect you against claims for injury or loss suffered as a result of your business. Many insurers offer packages specially tailored for beauty therapists – research the market for the deal that suits your business.

You'll also need a budget for marketing – people need to know about your services so advertise in the relevant local media and distribute leaflets and business cards. Also consider building a website for your enterprise and promoting it via social media like Facebook and Twitter.

Word of mouth will play a big part in building your business so encourage satisfied clients to tell their friends and review your services on the internet. You can also use customer testimonials in your advertising and marketing. **MM**

Your visions **and objectives**

HOW TO BUILD PERSONAL GOALS AND SMART OBJECTIVES INTO YOUR BUSINESS PLAN

GOALS TO FOLLOW

S SPECIFIC
M MEASURABLE
A ACHIEVABLE
R REALISTIC
T TIMELY
E ETHICAL
R REASONABLE



One of the key purposes of your business plan is to set out your overall vision and ambitions for the company – what it is you are ultimately trying to achieve. In order to do this, it helps to set out a number of realistic milestones for your enterprise, measured by the achievement of certain business objectives that move you closer to your ultimate aim.

PERSONAL GOALS

What do you ultimately hope to gain from the success of your business? It might be that you are looking to build up a company you can sell on for a large return. Perhaps you want to grow a family business that can be handed down. Maybe you see the enterprise as a first step to building a larger business empire. Or you might simply want security for the future. Whatever your ultimate goal is, you can articulate it in a personal mission statement. This helps you to remember the reason you started the enterprise in the first place, and it also provides a vital

context for your specific business objectives and milestones.

Regardless of how well prepared and viable your plan is, the business environment is volatile and it's inevitable you'll have to make decisions that depart from the strategy you originally set out. But while it's important to be flexible, it's essential that you keep your end goal in mind with every big decision you make, or your business will go off track. Your personal mission statement for the company can help you stay focused on the long term while doing what's necessary for the short term.

SMART OBJECTIVES

The business objectives in your plan should focus on the value and growth of your company in terms of turnover and profits. A common and effective way to make these objectives clear and viable is to use the SMART goals principle. Using SMART as an acronym, this means your objectives should be:

- Specific (regarding the tasks and activities required);

- Measurable (in terms of what you hope to achieve);
- Attainable (i.e. within the capabilities of your business);
- Realistic (rather than over-optimistic);
- Timed (achievable within a specific timeframe).

Specify who will be doing what, where, when and why. You need solid criteria with which to measure achievements. You need evidence to show why your goal is both attainable and realistic – remembering that it's OK to aim high as long as you can build a convincing case for achieving your goal. Aim too low and the objective won't represent significant progress. A goal is only attainable and realistic if you are ready, willing and able to achieve it.

Deciding on a timeframe for achieving the objective is a balancing act – you have to stay within the bounds of attainability and realism, but if you allow too much time then you will lack the necessary motivation to complete what needs to be done. Don't put yourself under so much pressure that corners are cut, but build in enough urgency to keep your focused on the task at hand. **MM**

redundancy clinic



Limiting your liability

TREVOR JOHNSON **SHOWS**
YOU HOW TO REDUCE THE
AMOUNT OF TAX DUE ON A
REDUNDANCY PAYMENT

Will the taxman get his hands on any of my redundancy money? According to the UK Money Advice Service, that's one of the first questions anyone asks when faced with losing their job.

The answer is there are perfectly legal ways of reducing the amount of tax due on a redundancy payout, but only a tiny proportion of redundancy victims seek them out.

MINIMAL

"The shock of suddenly being without a job can be so traumatic that the victim often just takes what he or she is given and doesn't question it," redundancy consultant Clive Fisher says. "But in most cases I can rearrange things so that when tax is due, it's often minimal."

In simple terms, as redundancy pay is compensation for losing your job, it qualifies for special tax treatment, with £30,000 tax-free. The not-so-good news is that other components in a redundancy package can be taxed as earnings. They include holiday pay, pay in lieu of notice, wages owing and bonus payments.

If they are all due to you under your contract of employment, they don't count as tax-free redundancy pay. So tax and national insurance contributions will be deducted by the taxman as usual from these payments before you get them.

For instance, if you received a redundancy payment of £18,000, plus one month's pay of £1,000 in lieu of notice, making a total redundancy package of £19,000, the payment would be tax-free, but your employer would deduct tax and national insurance contributions from the additional £1,000.

Consultants point out that any non-cash benefits that form part of your redundancy package, such as a company car or computer, will be given a cash value and added to your redundancy pay for tax purposes, which may then take the redundancy payment over £30,000.

Since the tax you pay depends on your income for the whole year, the calculations your employer makes when paying your redundancy are often not exact, so make sure you contact your tax office at the end of the tax year to check you haven't under or overpaid.

"A redundancy payment may seem a lot, but in the cold light of day it's usually not a good substitute for ongoing earnings," Clive Fisher warns. "Work out the amount in terms of salary and wages - for how long will it tide you over?"

How will your redundancy payment be taxed? Here's how it works:

- The first £30,000 is usually untaxed, although this figure can be reduced in certain circumstances.
- The rest of the money is deemed to be wages - holiday pay, pay in lieu of notice, etc - so is taxed.
- How much is taxed at the 40 per cent higher rate will depend on whether you take another job in the current tax year.
- Any overpaid tax will be refunded when you complete your tax return.

What can you do to avoid tax on your redundancy payment? First, you should check with your employer that your redundancy fits in with the taxman's criteria. Then ask about human resources services, such as careers advice, which are often part of a redundancy deal. So are the services of the company's tax accountant.

RECLAIM

Experts agree that the number one way to avoid paying tax on a redundancy payment is to have

some of it paid into a pension. That way you can reclaim the income tax and then the gross amount can be used to fund your retirement. The only downside is that the money will be locked into the pension until you are 55.

Current pension contribution rules offer investors considerable flexibility and the basic principle is that you can invest up to 100 per cent of your annual earnings in a pension and enjoy full tax relief on the contributions. Your employer can also make contributions and, providing the combined contributions aren't more than £255,000, your employer's payments aren't taxed.

Pension expert Tom McPhail of financial adviser Hargreaves Lansdown confirms that putting money into a pension is probably the most effective way of cutting down tax paid on a redundancy pay-off.

"This can be particularly attractive if you are over 55, because you can currently take 25 per cent of your money out of your pension immediately as tax-free cash," he explains. "The rest of the money will be used to boost your pension in retirement and members of final salary pension schemes can, in some cases, buy added years with the excess."

"Otherwise the funds will be placed in a money purchase investment arrangement and used to buy an annuity in the same way as in a defined contribution pension."

What if your pension age is still a long way away and you have other plans for your pay-off? Consultants point out there are investment initiatives like the Enterprise Investment Scheme and venture capital trusts, which give tax relief on an investment at 20 per cent and 30 per cent respectively, but often these involve high risk companies.

Alternatively, if you start your own business you can write off 100 per cent of the cost of equipment against your profits and, should you make a loss, this can be offset against other sources of income in the same tax year or backdated to earlier tax years.

Clive Fisher explains: "Both these possibilities mean you could put your money at risk, but the tax rules aren't designed to give you something for nothing, apart from £30,000 tax-free redundancy

pay, and it's up to the individual to decide whether the risk is worth it.

"For instance, I recently had a client who planned to set up a limited company after redundancy. He asked: 'If I am made redundant early in the tax year, will I only be liable for 20 per cent tax? I believe that is all the company can deduct at payroll'."

"I told him his employer would only deduct tax at 20 per cent if the redundancy money was paid after he had left his job. Otherwise it would be included in the final month's pay and anything over £30,000 would have tax deducted at 40 per cent."

"The balance of any tax due - a further 20 per cent - will be payable the following year via self assessment. I warned my client that the taxman wouldn't forget and he should make sure he had the means to pay. This arrangement doesn't really save tax - it just spreads out the payment."

"On the other hand, if my client didn't earn anything from his new venture for the rest of the tax year, he would be entitled to a repayment of some of the tax deducted from the redundancy, especially that charged at 40 per cent."

"As you can see, the finances of redundancy can be a minefield for the unwary and anyone with a problem would be well advised to see a specialist accountant."

EFFICIENT

If you accept the worst case scenario - that your redundancy payment will be taxed - it's not the end of the world, so long as you make sure the way you invest your pay-off is as tax efficient as possible. For instance, use your full ISA allowance.

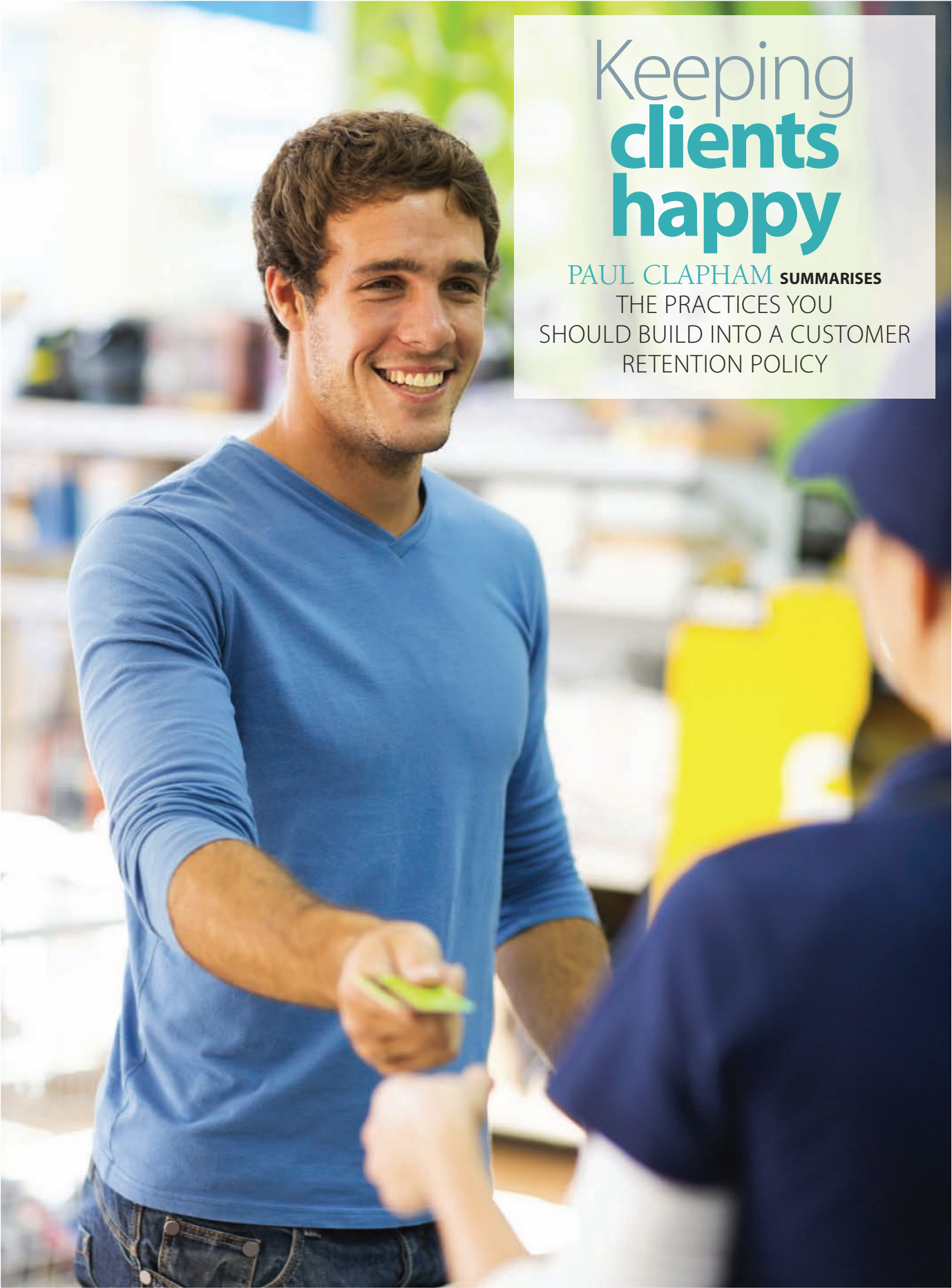
Another way to look at the problem is not to concentrate on the redundancy payment entirely, but look at reducing your income tax bill elsewhere. You might do this by deferring any unneeded income until the next tax year or by moving any income producing assets, like savings, into your wife or husband's name.

"Whatever else you do, discuss your redundancy with your employers and their accountants," Clive Fisher advises. "After all, it's in their interests to make sure your redundancy is as tax efficient as possible. It will be saving them money as well." **MM**



The best way to avoid paying tax on a redundancy payout is to have some of it paid into a pension

customer retention

A photograph of a smiling man in a blue long-sleeved shirt handing a green card to a customer. The background is a blurred retail environment with shelves and other people.

Keeping clients happy

PAUL CLAPHAM **SUMMARISES**
THE PRACTICES YOU
SHOULD BUILD INTO A CUSTOMER
RETENTION POLICY

Winning a new customer costs five times more than retaining an existing one. Some surveys say the differential is far higher. On the other hand, according to international consultants Bain & Co, a five per cent improvement in customer retention can lead to profit improvements of over 25 per cent.

There are lots of reasons why existing customers are more profitable. First, it takes time to turn a new one into a regular one. Second, new customers rarely give you as high a proportion of their business from the off as an established customer. Third, existing customers are easier to sell to, with resulting lower costs. Fourth, loyal customers are less price sensitive and less inclined to switch to a competitor because of reasonable price increases. Finally, long-term customers often make referrals that enhance their value to you still further.

COMMITTED

The aim is to have loyal or committed customers, not locked-in ones. Loyal customers go on buying because they perceive total value from a supplier greater than their costs. They also feel they can't get that value elsewhere, even though they're free to try.

A focus on customer retention requires taking the long view and that can demand courage. If, for example, a customer asks about a premium priced product when they or, equally important, their children are starting on or relearning a sport, what do you do?

With your commercial hat on, you sell the premium priced product. But the best product for the individual may be down the scale. Good advice that saves a customer money keeps that customer.

Too many businesses have a customer retention policy that can be summarised as: 'Don't rock the boat' or: 'It ain't broke, don't mend it'. Fine, but that's the equivalent of not servicing your vehicles or not doing running repairs on your premises. You need to be active, not reactive.

So what practices should you build into a customer retention policy? This can be summarised as communication, completion and cock-ups.

Let's be honest, sometimes you have a nightmare on the first sale. The product fails and you imagine the client wouldn't use you again. First up, these are rare - or you aren't in business for long - and, remarkably, even some of these customers can be rescued.

Far more commonly, you lose a client because of cumulative mistakes. A series of small dissatisfactions build up into full-blown unhappiness and then you have a mountain to climb getting them back. Those mistakes arise from not giving this customer enough time, the time you gave them in the early days when you were as keen as mustard and they were very important. Familiarity breeds if not contempt, then inattention.

So rule one is mind the gap. Once you've established regular business with a customer, the process becomes straightforward. You don't need to spend as much time on each visit. But the client still needs personal attention. That is particularly so if you've passed control over to a staff member. Your junior may be brilliant, but your customer bought from you personally, so keep in regular contact and not just when you've got a problem to sort out.

Write to all your loyal customers to introduce new staff members and announce any new contracts and the like. This can take the form of a newsletter, but a simple letter does the job as well. Send a postcard to each of them before you go

on holiday suggesting they get in touch before you go. Each of these social contacts encourages clients to talk to you about a small problem before it accumulates serious ramifications.

PRIORITIES

Rule two is priorities. It's common to hear of businesses busting a gut to satisfy a new client and losing an existing one in the process through failure to deliver, poor quality control or similar. Clearly, new customers are key to growth, but not at the expense of existing ones. While new business hunting may be exciting and stimulating, it's not as profitable as existing business and that must have priority.

Which brings us to rule three: when you hit gold, dig all the way through the mountain. Sell every product and service to your existing clients. Try to do it formally, as if it were a new client - it helps them to realise you're serious and ensures you do it properly. Sell to every relevant division, department and subsidiary of a client, too. This is all part and parcel of becoming an essential supplier, so increasing their loyalty to you.

Note, too, that people move jobs. If your customer retention policy is good, you'll keep the existing client and probably pick up a new one when your contact moves on.

All of this is fine, but it's how you react when something goes wrong that defines the quality of your customer retention skills. Consider these statistics: the satisfied customer tells four people, the dissatisfied customer tells nine people and the delighted customer tells 18 people. It's strange but true that the difference between the satisfied and the delighted customer is quite often that the latter has had a problem put right, completely and quickly.

Dig a bit deeper and it becomes less strange. If you work hard to solve a problem, you're demonstrating the best of customer service. You're not earning a penny for the effort you put in, but you're proving to the customer they're important and you value them.

So it then becomes logical that they will buy from you again. They already know your service is normally good. Now they know that, even when things go wrong, they can trust you to put it right. There's that word trust: it's at the very heart of building customer loyalty.

So rule four is have a plan to solve problems. What should this include and how do you operate it in practice?

Until recently, Marks & Spencer was a byword for building a loyal customer base. The central plank of its policy was a no-quibble returns policy. If this is relevant, use it. Note M&S is proof this isn't enough - the product has to be right, too. Such a policy forces you to raise your quality control standards, which will help customer retention.

The key issue is who sorts it out. In a small business, a hot potato lands in the managing director's lap pretty fast. They can kick backside, authorise action and get results fast. But that won't work if he isn't on site 90 per cent of the time.

EMPOWERMENT

It appears that empowerment of staff works best. If a problem can be put right by the first point of contact, customers are more impressed than if it takes the managing director's heavy hand, not least because they get a fast response.

Let's say you manage to sort out your customer's problem. Whether you've had to spend hours on the phone for nothing or just made three phone calls, you've got that key customer back inside. No, you haven't, not yet. You have to call and say sorry. If the fault lies with a manufacturer, show them any grovelling letters or emails to support that.

This approach demands more of that courage. It's tempting to sweep a mistake under the carpet. Just because your customer doesn't mention it to you, it doesn't mean they've forgotten. So it's far better to address the issue squarely with them. **MM**



New customers are key to growth, but not at the expense of existing ones

Already 43 Millionaire Distributors

Will you be next?

*Whether you are a novice or
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digital marketing



Stand out from the crowd

DAVE HOWELL **DISCOVERS** HOW YOUR DIGITAL MARKETING CAMPAIGNS CAN INCREASE THEIR APPEAL TO CUSTOMERS

Your customers are constantly bombarded with marketing messages. The average consumer now receives dozens of marketing emails, is increasingly being exposed to online adverts and is being constantly targeted on their favourite social media networks.

Research from discount website NetVoucherCodes.co.uk has revealed that Britons spend nine hours a day staring at screens. The proliferation of smartphones has placed a screen in the pocket of every consumer and social media is the key driver for this obsession.

According to publishing and events company Informa, over 90 per cent of the world's adult population has a mobile phone subscription, a quarter of them with 3G/4G connections. This delivers a massive opportunity for businesses, which now have a channel that provides unprecedented access to masses of consumers. The question facing small businesses is: how do they ensure their digital marketing messages are reaching the right customers?

EMPHASIS

Research carried out by affiliate marketing specialist Optimus Performance Marketing revealed that nearly half of the small businesses quizzed have increased the emphasis they place on digital and social marketing.

"While in previous years it may have seemed risky or ambitious for small and medium-sized enterprises to invest substantial amounts of money in a marketing spend, it seems from our results that the tables have now turned and marketing, particularly online marketing and social media, is an area with huge growth potential across a plethora of SME industries," Mark Russell, managing director of Optimus Performance Marketing, says.

What has become clear over the last few years is that marketing has become a highly intimate affair. Gone are the days when homogenous messages could be broadcast to the widest possible audience. Thanks to social media and smartphones, your business' marketing messages must be highly refined, targeted and understand what motivates today's mobile consumers to buy. Emotion and mood are major drivers behind each purchase.

A study by YuMe, a provider of digital video brand advertising, and market research company IPG Media Lab looked closely at what motivates today's digital customers and how important mood, state of mind, location and even the time of day had on the success of marketing messages.

The study looked closely at a number of key areas and concluded:

- Context is key to predicting a consumer's level of receptivity and attention to digital advertising
- Receptivity and attention are drivers of brand performance.
- Advertisers should think beyond the 'lean back at home' mode as being the only optimal context for reaching attentive audiences.
- There are a number of actionable 'sweet spots' for reaching attentive audiences.

"Starting with the initial findings of this research, clients may soon have the ability to strategically target attentive audiences to increase brand performance," Paul Neto, director of research at YuMe, says. "Looking at the research alone, it seems likely that attention will be a

valuable metric to measure digital video advertising effectiveness moving forward."

EMOTION

Marketing messages have always used emotion. Today, however, emotion can be enhanced. Consumers have developed intimate relationships with their smartphones, so it follows that marketing messages delivered to these devices can have their emotional components enhanced.

Research by professor DaHee Han, assistant professor of marketing at the Desautels Faculty of Management in Canada, looked at how marketers can successfully use emotions such as guilt and shame in promotional campaigns.

Consumers who feel ashamed are best targeted by adverts that offer a 'big picture' solution, whereas those who feel guilty respond better to a smaller, short-term fix. The study offers conclusive proof that the effectiveness of advertising can be boosted by recognising the different influences guilt and shame have on buying habits.

Professor DaHee Han explains: "To get the best response, a fitness club could produce an advert that induces shame and highlights the bigger picture, such as: 'Are you overweight? How ashamed do you feel? Stop overeating, join our fitness programme and feel healthy all the time!'"

"If they wanted the best impact by inducing guilt, the advert should suggest a small-scale commitment, such as: 'Overeating again? How guilty do you feel? Stop overeating and come to yoga classes once a week!'"

The use of emotion and the components that make up digital marketing, especially on mobile channels, is important for small businesses to understand. According to a study conducted last year, 49 per cent of UK consumers said they think personalisation is important. This shows

that the average customer expects some level of personalisation in the communications they receive. The days are gone when companies could mass market to everyone and expect a good response.

"Marketing communication has become highly fragmented over the last few years and it is putting customers and potential customers off, even though the messages can be beneficial to them," Az Ahmed, mobile marketing expert at mobile marketing company SmartFocus, says.

"The way to combat this fragmentation is by using personalisation and contextualisation. If messages are personalised to the recipient and they take into account past purchases and preferences, customers are more likely to open them and interact with your company."

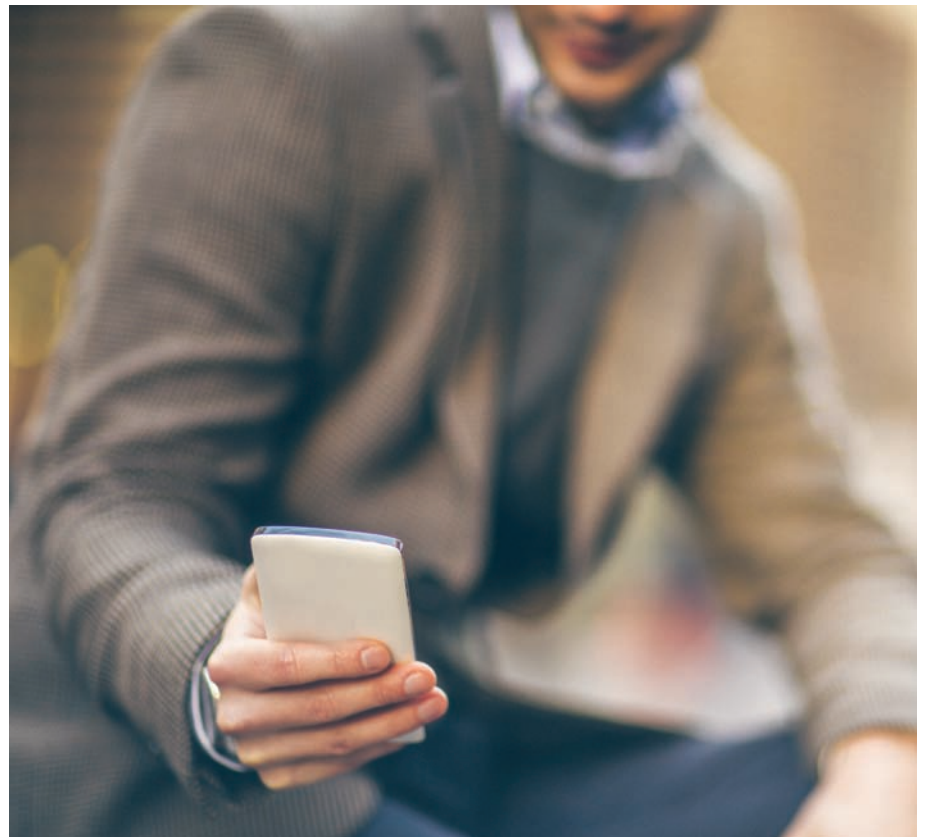
Simply personalising your business' marketing messages is not enough, though. A deeper understanding of mood, location and content is important to appreciate.

AUTHENTIC

Az Ahmed says: "Gaining attention from customers and potential customers is a great way for a business to make an impact and get its message heard. But more important than that is being relevant and authentic to a number of dedicated followers, who will see these attempts on social media as genuine and not as simply a desire to be the next viral sensation."

The intention to buy is influenced by mobile devices. The purchase of goods and services via smartphones will mushroom over the next few years. Marketing messages will need to respond to this change in purchasing behaviour.

They will need to be closely linked to consumers' attention based on a number of criteria, the most important of which are location, mood, need state, device and time of day. **MM**



The intention to buy is influenced by mobile devices

business expansion

Growing places

EXPERTS SAY THE TIME IS RIGHT FOR SMALL BUSINESSES TO INVEST FOR GROWTH, BUT BEWARE THE RISKS. **TREVOR JOHNSON** REPORTS



How does a small business get bigger? Surely the answer's obvious: invest more in people, marketing and equipment and it's all systems go to move up into the big time?

But over the past few years, according to the latest industry studies, things haven't worked out quite like that. Instead, the number of small firms investing in growth has fallen as they have chosen instead to sit on cash to cope with possible tough times ahead.

RELUCTANCE

For instance, according to the bank Aldermore, 75 per cent of small and medium-sized enterprises are operating with equipment that needs replacing and have been losing orders as a result of a reluctance to take risks in an uncertain economic climate.

The good news is that 2015 could be the year when happier days are finally on the way back for small businesses. A study by insurance company Zurich found that businesses are now more optimistic about the future than at any time since the financial crash of 2008.

The Forum of Private Business reports that 2015 is showing definite signs of being a strong year for growth after years of difficult economic uncertainties. 60 per cent of companies intend to target new customers in the coming months and more than a third are looking to invest in technological improvements to boost their businesses.

"Small firms are definitely moving from survival mode to focusing on how they can grow their market share," is the verdict of London School of Economics analyst John Porter. "Brand development and marketing are key parts of this strategy and hiring and retaining the right people is an emerging trend, particularly in the IT and high tech sectors.

"Small business growth is fundamental to the strength of the UK economy and investment is essential to this. Borrowing or using funds for new machinery is essential for firms to evolve with the market. Businesses that cut back on staff and skills in the downturn will need to invest to take advantage of opportunities in 2015 or face falling behind their competitors - or even going under."

One SME that has decided the economic climate justifies a significant investment programme is transport company Advanced Supply Chain, which plans to double turnover to £100 million in the next three years with a £5 million investment in a fleet of high tech, environmentally friendly trucks.

As company boss Mike Danby explains: "Our business model has always been to invest where possible in equipment, people and training. The economic signals now appear to be good and if that is the case we need to improve our offering even further. The new fleet will enable us to provide a better service to our customers, which is essential, while reducing fuel costs by 11 per cent."

"Reinvesting in the business and not taking money out for the first 18 years was the key to my success," Laura Tenison says, whose mother and baby specialist outlet JoJo Maman Bebe, started on her kitchen table, is now grossing nearly £40 million a year.

"Never rest on your laurels - a business needs to grow and improve every year to survive. I'm not a great believer in overgearing a business. I

prefer to expand slowly and sustainably via organic growth and reinvestment."

STRAIN

Experts stress there can be risks when making major investments for expansion.

"Growth puts a strain on cash," points out Gerard Burke, boss of training company Your Business Your Future. "That's why more businesses fail when growing than shrinking. So having a rigorous cash flow forecast and monitoring it closely is key. You must also be able to fund your growth."

If you are to achieve significant growth, your processes and systems will need to change and staff who were right at the start may not be right as the business grows. Not being able to look objectively at staff and make painful but necessary changes can be one of the biggest barriers to growth, according to analyst John Porter.

He says: "Nearly 90 per cent of successful growth businesses grow by selling more of their products and services to existing customers, so you need to invest in the best people to help you do that.

"Growth is difficult, so you must want it passionately, understand why you want it and fully think through the implications. Many high growth businesses go bust when despite rapidly growing sales their cash flow falls apart because they can't fund the increasing output."

You want to invest to grow your business, but there's the small matter of raising the money to do so. The truth is that, unless you've got rock solid security worth twice what you want to borrow and it's an absolutely no-risk project, you're probably wasting your time asking a bank.

And yet borrowings for growth investments went up nearly 20 per cent last year, according to the Centre for Economics and Business Research. So who is financing small business growth when the banks say no?

The fact is that if you know where to look, there are still ways of getting financial backing, particularly private equity funding, which covers everything from business angels to community investment funds and venture capitalists.

Once venture capital was an option only for companies seeking millions, but nowadays relatively small deals can often be done. Ask your bank manager - once he's turned you down - to

recommend someone who will consider small deals or look at the British Private Equity & Venture Capital Association's website.

There are numerous alternatives for small businesses seeking to invest for growth, including Zopa, a public exchange that matches borrowers with lenders and claims to be serving a need the banks aren't fulfilling.

But remember that bringing a business angel into your company can often involve a lot more than money. Many angels are retired successful business people who have a wealth of experience, skills and contacts.

Consultants warn that before you seek private equity finance you should be fully aware of what it entails. Unlike borrowing from a bank, a private equity partner will want a significant stake in the business - perhaps between 20 and 40 per cent. He or she will also probably want to cash in the investment after five or seven years and move on to something new.

DEVELOPMENT

As banks increasingly shy away from investment that doesn't bring immediate profitable returns, small businesses wanting to expand are looking to the UK's 200-plus community development funds financed by government and private investment, which last year handed over £500 million to hundreds of small companies.

Community development funds are not a soft touch - most have a strict vetting policy, will need proof you can't get money from a bank and will want to know why. Some encourage small expanding businesses to band together and apply for group credit.

The alternative investment market has become a major capitalising option for businesses looking for a low cost route to public ownership. Basically, AIM is a regulated stock market for small and growing companies and is one of the fastest growing sections of the financial services market. It provides a realistic alternative to private equity funding, particularly for raising capital for companies with a potential for fast growth, and often provides almost instant access to funds.

"All the signs are that this could be the year when small business expansion is the way to go," John Porter says. "If you miss the boat now, you could regret it." **MM**



Keeping a close eye on cash flow is important during periods of expansion

Disaster-proof your business

COULD YOUR BUSINESS WITHSTAND A CATASTROPHE? IF NOT,
WHAT CAN YOU DO? PAUL RIGBY **SUPPLIES** THE ANSWERS



Too many businesses still have a lackadaisical attitude about disaster recovery planning. It may be that too many of the disasters happened too far away, to other people. Furthermore, far too few news programs cover the long-term aftermath of disasters, in which businesses struggle (and all too often, fail) to get themselves back on their feet. That is not, however, to say that sobering information on the reality of the challenges of disaster recovery isn't available.

Here are some troubling statistics from a range of national and independent sources

- 96% of all business workstations are not being backed up.
- 30% of small business will experience a natural disaster.
- 60% of companies that lose their data will shut down within six months of the disaster.
- 93% of companies that lost their data centre for 10 or more days due to a disaster filed for bankruptcy within one year of the disaster.

Having a contingency plan is a critical part of being a responsible business, whether you're one of the top tech businesses in the world or one of the thousands of SMBs that make up the backbone of the economy. There's no business that can safely avoid planning for the worst.

WHAT'S THE WORST THAT COULD HAPPEN?

Luckily, with a slew of technologies, including cloud services, mobile devices and virtualisation, small businesses have an abundance of tools and options to create and deploy adequate emergency preparedness policies and plans. Unfortunately businesses owners are bombarded with ads and pitches for disaster recovery wares to the point where they may become overwhelmed.

The first order of business is to stay calm and assess your needs. Take the time to thoroughly assess the types of disaster scenarios you need to plan for, so that you can understand what solution is right for you.

WHICH DISASTERS ARE MOST LIKELY TO STRIKE?

You should understand local threats. Some business need to be wary of increasing flooding while others, in an old mining area, for example, need to be wary of the sudden appearance of sink holes.

What data, hardware and software are of the utmost importance? This can help you rein in costs of deploying a disaster recovery solution. That database containing all of your customers' information is important. That folder containing years and years of images from all the past office holiday parties is not.

What data can be accessed offsite without violating security? Which employees, partners, and customers must have access in an emergency? Most people now have company-issued or personal mobile devices. Include them in a contingency access plan.

After a preliminary assessment of your businesses' disaster recovery needs, there are a series of steps you can take next to put your disaster recovery solution and strategy into place.

DOCUMENT YOUR DISASTER RECOVERY PLAN

This critical document should detail every conceivable emergency that could reasonably befall your organisation, pinpoint mission-critical



applications and systems and be signed off by all key figures in your organisation.

PUT YOUR PLAN INTO EXECUTION

This is the legwork phase when you need to choose and implement the tools and technology needed to put a disaster preparedness plan into action.

Train, train, train. Having a solid disaster recovery plan doesn't help your business if your employees don't know it inside and out. Once you've decided on the equipment and services required to keep the lights on (even if it is at a remote location), it's time to start training staff and holding emergency drill. Keep your plan up to date. It's important to evaluate and tweak your contingency plans on a regular basis.

■ Identify critical apps, systems and platforms.

You need to cut the meat from the fat when identifying which components of an infrastructure absolutely must be available in time of a disaster. Know every piece of software or hardware running in the infrastructure.

■ Assessment and Implementation

This is where you need to start thinking about implementation. What data can be accessed off-site without compromising security?

For example, Cloud-based email services are available that can mirror existing e-mail systems. Having data replicated to a cloud storage provider can save time that would otherwise be spent retrieving that data from a physical, off-site location and then manually restoring it to servers. With a cloud solution, critical data can be accessed in almost real-time—if employees have Internet connectivity.

There are instances where a business can't completely back data up to the cloud or at least can

only implement a hybrid solution—with some data being backed up and other data remaining local.

In an emergency, the more disparate software deployed on more hardware, the more likely the case is for widespread damage and time involved in restoring systems. Virtualisation can be a powerful solution for this kind of problem. Consolidating physical servers to virtual machines means IT can create regular snapshots of server instances and easily restore those servers after a disaster. Some systems offer a unified cloud solution for SMBs that lets an organisation place every app, data and business-critical process in the cloud. In a disaster, the virtual infrastructure is ready to go when the on-premise infrastructure is not available.

POWER

Besides data and servers, there are more basic considerations to deal with in disaster recovery preparedness. One of the most common disaster scenarios is a loss of power—a disaster that every business should have plans for. All critical hardware should, of course, be running on Unlimited Power Supplies (UPS). UPS solutions can provide a period of uptime in case of power failure long enough to at least get an organisation to switch over to alternate disaster procedures. Regular checks and testing of UPS devices is critical.

TELECOMS AND REMOTE ACCESS

Internet providers and mobile carriers often experience extended downtime in disasters. While there is not much a business can do in the event of a serious disaster that may affect telecommunications in the immediate and surrounding areas, it's worth having redundant Internet connections from different ISPs. That way, if one ISP's network is down, a second ISP may still be online. A good disaster recovery plan documents how the infrastructure will fail over from one Internet connection to a second, redundant connection. The plan should outline regular testing of that failover connection.

The plan should also take into account how end users will access systems in an emergency. Many end users have company-issued or personal mobile devices that can be configured to remotely access the corporate network.

BACKUP

For many businesses at the smaller end of the SMB market spectrum, a solid backup plan may be all that is required to be prepared for a disaster. With storage available in unprecedented capacity, and the convenience of the cloud versus having to manage local storage, there really is no excuse not to have, at minimum, a robust data backup strategy. Many vendors offer automated backup of business data via the Internet, ideal for a small business that does not even have IT staff.

OFF-SITE CONTINGENCY PLANS

Still, many organisations want or need to keep data and systems on-premise. Let's face it; many simply don't want their data residing in the cloud. A significant portion still rely on backup to media with regular rotation of backup copies between the office and an off-site location for safe storage.

A final point, don't scoff at the idea of backup beepers. Beepers will often work when cell phones don't. In fact, many pager companies, long past their heyday, are re-marketing themselves as part of a company's disaster planning solution. **MM**



mobile commerce



Connected customers

THE SMARTPHONE HAS DELIVERED A MARKETING CHANNEL THAT IS TRANSFORMING COMMERCIAL RELATIONSHIPS, BUT DON'T TREAT ALL MOBILE CONSUMERS THE SAME, **DAVE HOWELL** WARNS

The smartphone has changed the marketing landscape significantly. Where the broadcast marketing model once reigned supreme, today more intimate connections can be made with your customers online.

It is, though, a mistake to simply move your marketing messages to the mobile channel without considering how it has transformed the profile of mobile consumers using it. In this new age of the connected customer, a single message does not fit all.

24/7 ACTIVITY

A survey of 10,000 connected consumers by global management consulting firm AT Kearney across various countries, including Nigeria, the USA, China, Japan, Russia and the UK, revealed:

- The internet has become a 24/7 activity. More than half of the survey respondents stated they are connected to the internet nearly every waking hour.
- People go online because it meets four basic, universal needs: interpersonal connection, self expression, exploration and convenience.

However, respondents from different countries were more motivated by different factors. For example, in emerging markets and places where offline expression is limited, the ability to express an opinion rates highly, while in more mature markets exploration and convenience matter more.

- Social networks are the places where connected consumers spend the largest amount of their time online. Social networks and social marketing are very effective in generating brand interest and purchases

among younger consumers. However, the number of users on a social network is not necessarily an indication of engagement or, importantly, purchases. Furthermore, different social media sites display different usage patterns in different countries.

- While most purchases are still made in-store, more than half of the survey respondents said they prefer shopping online. Connectivity does not mean consumers do everything online, but being connected offers access, speed, convenience and enhances the overall experience.

AT Kearney concluded that connected consumers are not created equal in their behaviours and motivations, in where they get their information and in who influences their opinions. While they share many similarities across the world, there are profound differences from market to market based on demographics, infrastructure and social orientation.

For your business' marketing messages to effectively leverage the mobile channel, understanding how users of this channel differ is vital to appreciate. Only with tightly targeted messages will your business be able to reach the right people at the right time. Smartphone users are not a homogenous whole, but have distinct profiles that are influenced by their current need, geographical location and propensity to share across their social media networks.

"Knowing your customer should be a central pillar to your customer experience strategy, particularly when you are dealing with mobile," Oisín Lunney, senior market development manager

at mobile marketing company OpenMarket, explains. "Because mobile devices are, above all, personal devices, one should never use the 'spray and pray' approach, as your potential customers will smell it a mile away.

"If instead you use highly targeted and relevant outbound mobile messaging to deliver genuine value to your customers, they will see you as a valued partner who is anticipating their needs, rather than a careless broadcaster of advertising."

Over the last few years, businesses have become obsessed with social media as the new battleground for customers. This is certainly true up to a point, but social media and an understanding of how social channels are used by groups of consumers is critical information to obtain.

HIGHLY PERSONALISED

"The always connected customer will expect businesses to react instantaneously to their needs," Gareth Poppleton, managing director of Retail Merchant Services, says.

"Shoppers already expect a highly personalised experience - from the buying to the delivery of goods. The more connectivity consumers have, the more satisfaction they get from the experience. This expectation will only increase as technology develops, so small businesses should ensure all customer touch points, both in-store and online, are integrated to meet this demand."

Businesses must strive to understand the traits of today's connected customers. The rules of engagement with these groups is becoming clearer, but there is still work to be done in order for them to be fully understood. **MM**

EXPERT ADVICE

SUSAN BINDA, HEAD OF LOYALTY MARKETING AND INSIGHT AT PAYMENT SERVICE PROVIDER THE LOGIC GROUP

How important is it to ensure businesses segment their customers before developing marketing campaigns, particularly for mobile marketing channels?

The first step for any marketing communication is to look at the message. If it's something like a change to opening hours or it's announcing a sale, a blanket approach makes sense. The majority of the time, though, segmentation is essential to ensure relevancy of your communications with each customer.

Focusing on connected customers and their use of smartphones to connect with brands, are businesses making the mistake of treating all connected customers the same?

These customers do share some important traits, particularly in their willingness to engage with a brand through the mobile channel. These are typically savvy shoppers in terms of how they shop and use their time. Brands should be looking to complement these customers' in-store experiences with mobile content to help drive sales. Brand interaction nowadays should work across all channels - be it online, in-store, mobile and beyond - in order to provide a consistent, easy and enjoyable experience. However, to treat all these customers the same would be a mistake. With all interactions, relevancy of communication is the key to maintaining and building on a relationship.

Is a high use of social media, usually via mobile devices, also a sign of high levels of brand engagement?

This is a popular misconception. High levels of social media activity doesn't necessarily mean positive brand engagement - it can serve both to endorse and detract from a brand. More and more customers use social media channels to vent their frustrations and raise customer service issues. Whether these social media channels are accessed by mobile is, by and large, irrelevant.

Should small businesses integrate further their online and offline sales channels in order to offer their always connected customers the goods and services when they want them?

Be led by your customer base. If your customer analysis shows you that your customers are displaying on and offline behaviour, then you have to integrate these channels to better serve your customers. More and more customers these days want smooth integration between channels. Customers don't really make a distinction between channels, they just want a brand to be open and ready to serve them when they need serving.

How do you think the behaviour of the always connected customer will evolve over the next few years?

Wearable technology is going to make things exciting, opening up opportunities for today's connected customer to engage with brands in new ways. Personalised pricing will increase, so customers will expect tailored pricing based on their behaviours and engagement with a brand.



movers and shakers

Big break

YOUNG ENTREPRENEUR DANIEL THOMAS STARTED HIS OWN BUSINESS WHEN HE WAS 17. TODAY HIS HOT TUB COMPANY TURNS OVER £1 MILLION A YEAR

WHAT WAS YOUR FIRST BIG OPPORTUNITY?

I set up my business when I was 17 and started by selling small items on eBay. I needed a screen protector for my mobile phone, but the cheapest one on eBay was £12. Rather than paying the £12, I decided to see if I could locate a cheaper supplier and found a company in China selling them for 30p.

We sold the products on eBay for £2.99. My college library became a small factory, where friends would pack and prepare the protectors for posting. That was my big break. I realised there was money to be made by selling low cost items in large volume and was able to rope in whatever help I could to get it off the ground.

From there I was introduced to multiple suppliers and sold everything from golf trolleys to showers to plasma TV brackets.

Eventually I decided to settle on building a brand around a single product and I picked hot tubs. They seemed more interesting than the other products we were selling and we didn't need to hold as much stock. All we needed was three sizes - small, medium and large.

WHAT'S THE SECRET OF YOUR SUCCESS?

We're the only hot tub company in the UK to truly embrace the internet as a means of selling. Other dealers have sites, but you cannot buy a hot tub from them, as you have to visit the showroom to place your order. This means we can sell our spas with extremely low overheads and undercut our biggest competitors.

We also embrace technology in other ways. We have built our own sales, stock and technical support software, which our business relies on heavily. Without it we would have to employ at least another three or four people.

WHAT HAS BEEN YOUR BEST MOMENT IN BUSINESS?

The day the first container arrived. At the time I didn't have any premises, so it turned up at my grandma's house, which was the only place I could store the stock. A 40-foot lorry arrived in the middle of a quiet residential street and caused quite a stir.

We then had to unload it. So I called on my army of friends - at the time, hoodie wearing teenagers - who helped unload and put the stock away. At that moment I felt this was the start of something big. It was a great feeling seeing everyone muck in and help me get the business moving.

AND YOUR WORST?

One of the mistakes I made early on was relying upon a single sales channel - eBay - to fuel the business' growth. Eventually, other companies jumped on the bandwagon and undercut our prices and sales dropped almost fatally overnight. Now we draw in customers through all sorts of mediums, including websites and social media, and are able to cover a much larger geographical area.



Daniel Thomas: "You must allow for a degree of failure"

WHICH BUSINESS PERSON DO YOU MOST ADMIRE?

My business hero is the late Steve Jobs, co-founder of Apple. He has to be one of the most unconventional people in business and a part of me likes to be slightly controversial. Everything he has done goes against normal business theory. His eye for design and focus on the user experience is arguably what has made Apple products as great as they are.

WHAT ARE THE CHARACTERISTICS OF A GOOD BUSINESS OPPORTUNITY?

A good opportunity is a culmination of experiences, understanding, knowledge and desire. When these things come together at the right moment, the opportunity will be clear.

From a business perspective, an opportunity should consist of a genuine way to offer value to the customer, allow you to do something you enjoy and, of course, give you the chance to grow sales and profit.

WHAT IS THE MOST IMPORTANT LESSON YOU'VE LEARNT IN YOUR CAREER?

Planning is essential. A plan will give you focus, but bear in mind that nothing ever goes to plan. You must allow for a degree of failure, particularly with financial plans, as you're likely to encounter a problem at some point. Costs will pop up that you didn't expect. Always be prepared to adapt your plan as you learn more about what you're doing and where your business is heading.

WHAT IS YOUR BEST PIECE OF ADVICE FOR A BUDDING ENTREPRENEUR?

If you think you have an amazing idea, go for it, particularly when you're young. At the age I started out, I had no mortgage or bills to worry about, so if I failed it didn't matter. It's also important not to fear failure - it's a big part of the learning process and will eventually teach you what works. Just aim to get the failures out of the way as quickly as possible and move on. **MM**

show preview

Been there, **done that**

START-UPS WILL GAIN INVALUABLE ADVICE AT THE UK'S
LARGEST INTERNATIONAL FRANCHISE EXHIBITION



*Edd Read:
"No isn't an
answer
when you
have a
vision"*



Showcasing for the first time at this year's British & International Franchise Exhibition, the 'Growing Your Own Business' workshops will give aspiring business owners key insights into developing and sustaining a successful business.

Welcoming specialists from a range of industry sectors, the workshops will cover everything from how to use social media to promote your business, to raising finance through crowdfunding. This extensive programme provides an invaluable opportunity for anyone looking to expand their business.

Edd Read, co-founder of online healthy snack company Graze, will be providing an insight into how to set up and grow a successful business. Based on his own experience of Graze's success, Edd will recount how he took an idea formed in his bedroom to create an international business, including a selection of anecdotes from the various stages of the business, along with an open floor Q&A.

His talk will take place at London Olympia on Friday, March 13 at 12.15pm.

For a taste of what to expect from Edd's talk, we conducted a short interview with him:

WHAT IS GRAZE AND WHERE DID THE BUSINESS CONCEPT COME FROM?

Graze was founded by myself and six friends who all loved food, but wanted to find a way to reinvent and show off the tasty side of healthier snacks. We were all tech-savvy - some of the others having been responsible for the technology behind LoveFilm - and wanted to apply the intelligent use of big data to the online food industry to create a healthier online snacking company.

HOW HAS THE BUSINESS GROWN SINCE LAUNCHING IN 2008?

The company has grown from seven founders in 2008 to around 400 employees today. We are majority owned by American investor The Carlyle Group, with Octopus Investments and DFJ Esprit and Management owning the remaining share. We launched in the US in December 2013 and have already reached a run rate of over £20 million - a figure big tech companies usually take two-three years to achieve.

WHAT DO YOU BELIEVE ARE THE KEY FACTORS IN DEVELOPING THE BUSINESS?

One of the reasons I think Graze grew so successfully at the beginning is because each of the co-founders brought a skill set to the table that is very rarely found in this industry. We were also friends, so we spoke to each other very frankly and didn't have to tiptoe around each other.

WHAT DO YOU THINK HAS BEEN THE KEY TO THE SUCCESS OF GRAZE?

Data has always been at the forefront of what we do. We take a huge amount of customer ratings - over 15,000 per hour - and can use this data to create, pack and dispatch a new product to grazers within 48 hours. Customers have really taken to the rating system and the 'surprise and delight' element of the product.

WHAT WOULD YOU SAY HAVE BEEN THE MOST CHALLENGING AND REWARDING PARTS OF STARTING UP GRAZE?

Graze was a brand new concept. Nothing has ever been done like this before, so we had nothing to

gauge it on. But being young and naive, you always question why. There's always a way. No isn't an answer when you have a vision.

WHAT CAN WE EXPECT FROM GRAZE IN 2015?

2015 will see Graze launch its family sharing bags, which contain bags of our snacks aimed at feeding the whole family. It will be our first product that doesn't go through the letter box and we are very excited about it.

WHAT ADVICE WOULD YOU GIVE TO SOMEONE THINKING OF STARTING THEIR OWN BUSINESS?

Try to be as relentless and resilient as possible. The biggest thing I've learned from Graze is how many things that are deemed impossible are actually possible if you really want to achieve them. **MM**

FOR MORE INFORMATION

■ For more information about the 'Growing Your Own Business' seminars and workshops visit **www.franchiseinfo.co.uk**

■ To see Edd Read speak at The British & International Franchise Exhibition book free tickets at **www.FranchiseTickets.co.uk** and enter the promotional code MML1 (saving £15). For all the latest news, follow the exhibition on Twitter **@UKFranchising**, join the Franchise Exhibitions Group on LinkedIn or 'like' the **Franchiseinfo** group on Facebook.

business opportunities



Low cost – **big potential**

MIKE CLEARY OFFERS HIS EXPERT ADVICE ON HOW
TO BUILD A THRIVING DIRECT SALES BUSINESS

We have recently assisted with planning and legal issues concerning two international direct selling companies. Therefore, some guidelines about the industry might be relevant to readers.

If you want a part-time income opportunity that has minimal upfront investment and one that can fit in with your existing commitments, there are many formal direct selling options. Having worked in the industry corporately for some 20 years, we only recommend UK Direct Selling Association members, as they will have gone through a legal and ethical vetting process to become full members.

IMPROVED REGULATION

We explicitly ignore claims of membership of other country's associations, as often their criteria and protocols are not up to that of the UK. The direct selling industry is now better regulated. Over the past 20 years changes to UK laws have meant most are operating legally. While a few international direct selling money scams exist, especially those primarily utilising the internet, they are not related to current UK DSA membership companies.

There are three basic direct selling categories. The simplest to work with and from which the majority of industry income is derived is classified as direct sales, where sales territories are appointed and your income is derived from your own retail sales. Another is labelled multi-level marketing, also sold as network marketing to avoid the term MLM, where you can sell to almost anyone without restriction. To be successful and therefore profitable, your priority and most time would have to be spent recruiting other sales people, from which you are expected to earn a significant proportion of your income. Finally, in addition, there are hybrids mixing a little of both.

The key advantage of direct selling is that you will be taking advantage of a proven business that could give you a profitable return, so long as you do your own independent due diligence before signing anything and vet, using an independent third party, printed documentation supplied by anyone associated with the opportunity.

As companies operating in the UK are restricted to how much they can charge and many are free to join, this can make it an attractive proposition. Also, you do not have to prepare a detailed business plan for the bank, obtain a significant loan, find premises, employ staff, purchase capital equipment or buy stock.

Whether signing up to a traditional or hybrid direct selling organisation or MLM company, you will have your own business that, like any other, must maintain certain operating standards and ethics. You should be assisted by the company and the person who recruited you to enable you to get started, so you won't be alone.

The available product and service mix is broad, ranging from household products to fashion accessories and communications to essential services. You will be joining an industry that has maintained a level of stability since the early 1950s. It has had its ups and downs like many others, but today, with the correct selection and due diligence process, it can be regarded as a valid opportunity. Something tangible for someone who wants a part-time business, which could potentially take a few to full-time independent employment.

TIPS FOR SUCCESS

- Try out different companies and selling systems. You have nothing to lose and everything to gain. What is suitable for one person will not necessarily be for others. While joining may be free, watch out for other



investment requirements. Thoroughly check out non-DSA member companies beforehand with their local trading standards office and other such services or call the DSA, which may give advice if it knows of the company.

- Use your own products and ensure they are on display at home. Who is going to believe in you if you don't use your own stuff? It's also the best way of understanding how the product or service works.
- If practicable, take a demo product and opportunity leaflets with you wherever you go. You don't always know who you might meet, but do not overinvest in stock. Also, don't waste your money buying lots of 'motivational' tools that will take you away from the purpose of your business, ie to earn profit.
- Tell everyone you meet about your business. If they don't know about it, how can you attract other distributors and customers? It's also good practice in maintaining your ability to talk freely to people.
- Attract those who you can and move on if you can't. Don't set yourself up for failure by trying to convert everyone as a customer or recruit. Remember to ask everyone, including those who said no, if they know someone else who might be interested in the business opportunity.
- Keep in regular contact with the company and other successful distributors. Success breeds success and both your company and sponsor want you to be successful. Only attend meetings you can afford to, that have an organised agenda and a specific end objective.
- Plan your time in advance and be very mean with it. You have your own business and that means total dedication without time wasting. It also ensures you have some essential time for yourself and your family.
- Set achievable personal goals and keep them up to date. Setting impossible goals is demoralising and self defeating. Have something to aim for, but keep it in perspective. Set goals for one month, three months, six months and a year.
- Keep the business fun and active. Losing the fun element and overmanaging your business will not achieve the results you want. You have to be honest with yourself and know why you are doing what you are.
- Only do what you know you can and which is right. Beyond the various regulations and laws of the land, life has a way of dealing with those who are dishonest and who renege on promises, written or verbal. Don't be tempted to break the law - you will be caught and penalised. **MM**

"Use your own products and ensure they are on display at home"



Don't set yourself up for failure by trying to convert everyone as a customer or recruit

■ **Michael D Cleary assists clients to improve sales performance through effective marketing initiatives. MDC works with domestic and international organisations across a broad spectrum of industries. Marketing audits and mentoring have been core specialities since 1993.**

■ **Tel: (44) 01425 610960.**
■ **Email: info@cmseu.com**

business opportunities

True to its roots

NYR ORGANIC OFFERS CONSULTANTS AND CUSTOMERS ALIKE THE BEST QUALITY ETHICAL HEALTH AND BEAUTY PRODUCTS, HANDMADE IN THE UK

For NYR Organic, the direct selling arm of Neal's Yard Remedies, 2015 is off to a great start. The company has recently welcomed its 10,000th independent consultant to the team, making it the biggest network of party plan direct sellers in Great Britain.

For almost six years, consultants have been joining for a number of reasons, including the experience NYR Organic offers - unlimited earning potential, with the chance to become part of a business that believes in making a difference.

PHILOSOPHY

The NYR Organic philosophy is a simple one - transforming people's lives by educating and empowering them on how to live more healthily through the power of nature. Not only does it offer the chance to build a business that fits around your life, but also the opportunity to spread the word about ethical, award winning products and help change the world one blue bottle at a time.

It's this philosophy that has underpinned the success of Neal's Yard Remedies for over 30 years and has attracted many independent consultants to the brand. In fact, many consultants have been dedicated fans of the award winning products for years.

This is particularly true for Dave Green. "I've always loved Neal's Yard Remedies essential oils, so I joined to get a discount on aromatherapy to use in my therapy treatments," he explains. "At the time I had no intention of selling or team building until I checked the career plan and saw a big opportunity to create residual income unrelated to my main business. I ended up with 19 recruits in my first three weeks."

Since realising the potential, Dave has never looked back and has recently become NYR Organic's first male regional leader with a team of over 400, which is steadily growing.

Building a team is the key to success and since launch five leaders have been promoted to ambassador status, including Sian Hendra in November this year, whose team has also seen significant growth.

"Last year my team grew by 48 per cent to 1,100 members and we are on for another great year ahead," Sian says. "It has also been wonderful to see some new leaders promoted up the career plan this year too."

With an average monthly income of £5,000 at ambassador level, it's well worth investing the time to reach this status. In fact, in December 2014 the top earning leader was paid in excess of £16,000, with others earning over £100,000 across the whole year.

The beauty of NYR Organic is you get out what you put in and although for many it's about the unlimited earning potential, for others it's about reaching smaller goals, such as earning extra for a holiday, saving money for a car or finding a flexible job that fits around your lifestyle.



Newly promoted ambassador Elaine Wan joined NYR Organic in 2011 for exactly this reason. As a new mum, the opportunity meant she could work around her family and also satisfy her career appetite.

"I love the freedom of being my own boss," she says. "I can decide when to work, when to take holidays and how big my business can be. It's all about choices and with NYR Organic it is up to you."

FRESH

This flexibility is all down to a fresh approach to direct selling. It begins with a small investment of £95 for a starter kit, which comes with everything needed to grow and nurture a successful business, including £250 of product and access to free training.

Every independent consultant also receives their own free website, making it easy for them to attract new customers and repeat business.

Although consultants are provided with everything they need to start making money, NYR Organic has never enforced any sales targets - another element that makes it such an accessible opportunity.

As NYR Organic continues to welcome more and more consultants to the team, the company is proud to remain true to its roots, offering consultants and customers alike the best quality ethical, organic health and beauty products, handmade in the UK. It's this dedication that ensures success will continue for many years to come. **MM**

FOR MORE INFORMATION

■ Visit uk.nyrorganic.com/shop/corp/.

FREE INFO NO: 6301

business opportunities

Building your skill set

TAKING TIME TO UNDERSTAND YOUR LEVEL OF EMOTIONAL INTELLIGENCE IS TIME WELL SPENT, NETWORK MARKETING EXPERT **YOGEETA MISTRY** SAYS

I briefly touched on the subject of emotional intelligence in the February issue, when I spoke about the benefit of professional coaching know-how when developing the people within your business.

In network marketing, social selling or direct selling, success depends upon building effective relationships. Having a good-to-high level of emotional intelligence is crucial when building new relationships, strengthening existing ones and developing a cohesive team.

ABILITY

Emotional intelligence refers to your ability to read and understand your own thought and emotional process and how that translates into your behaviour with others. It has nothing to do with your IQ, levels of intelligence or education. It also has nothing to do with levels of success or how much money you make.

I have seen network marketing leaders become alienated from parts of their organisation through their basic lack of this fundamental skill. And I have witnessed first-hand how a lack of emotional intelligence can create unnecessary conflict.

I'm going to cover four points: your own awareness, how you manage yourself, how you perceive others socially and your relationships.

Firstly, it's about understanding your own internal emotional reaction to what is going on around you in business. This is all about self-awareness, understanding what pushes your buttons and how you normally react to them. Gaining a higher awareness of your emotions gives you a choice point.

Is it easier to manage the emotion or nurture the response? The latter is almost always the easier option. Here's the process of what happens without awareness: thought, emotion, reaction, outcome. With awareness or a higher level of emotional intelligence, the sequence looks like this: thought, emotion, choice point, response, outcome. This leads to a considered response and a result conducive to all.

Secondly, it's about managing your behaviour and the way in which your emotional thought process manifests itself. It's how you choose to act - or not act - in any given situation. This ties into having self-awareness. Your emotions either manage you or you manage them. It's the ability to stand back, assess a situation and make informed responses, rather than immediately reacting emotionally to something stressful or that which you don't necessarily agree with.

It's also being able to understand that, as a leader, it's not always appropriate to reveal your true emotional state to those within your organisation, as this can have an adverse effect on your business. Sometimes the best course of action is not to act in certain situations and carefully craft responses to particular circumstances that could become tricky if evaded.

Thirdly, you need to be aware of your social environment, understand the emotions of those



“You need to know how to maintain personal relationships with those in your business”

around you and respond to them effectively. Usually with interactions, we don't listen. Instead our internal dialogue is chattering away, constructing our responses to questions rather than listening to the other person.

You're usually not going in 'clean' when you meet people - you have your own version of their story and this gets in the way of perhaps understanding how the person is really thinking and feeling. Once you get out of your own way, you then can get a feeling of where the other person is coming from and you can be more receptive to the unspoken word, where a lot of clues lie. This is extremely important, as what people say and what they are really feeling are two very different things.

COMMUNICATION

Last of all, you need to know how to build and maintain personal relationships with those in your business. A lack of this builds or breaks relationships, adds cohesion or creates conflict. The fact of the matter is you'll need to build relationships with people you're fond of, as well as those you're not quite so keen on. Communication is key. Unfortunately, it's a lack of the right communication that leads to a breakdown in relationships, something I have witnessed time and again, not only within my own business but others' too.

Investing time in understanding your level of emotional intelligence is time well spent. The great thing is it's something that can be learned, practiced and improved upon. Everyone has the ability to nurture their emotional intelligence and, in terms of your business, you're a direct selling professional. Therefore, it makes sense to invest time in and build the skill set that is critical for any professional operating within a business environment. **MM**

FOR MORE INFORMATION

■ To find out more about Yogeeta Mistry, her bespoke Success Coaching platform and her free 10-week series of coaching mini lessons visit www.directsellingsuccess.co.uk

business opportunities

A different **breed**

CHRIS DAY LOOKS AT WHAT IT TAKES TO BECOME A SUCCESSFUL ENTREPRENEUR



Entrepreneurship, they say, is living a few years of your life like most people won't, so that you can spend the rest of your life like most people can't. It's surprising, then, that there's no word in the English language for entrepreneur. We had to borrow one from the French.

The dictionary definition is simply: Someone who starts their own business, especially when this involves seeing a new opportunity. Which doesn't really do justice to it. Ted Turner, the American media mogul, once said "My son is now an 'entrepreneur'. That's what you're called when you don't have a job."

UNEMPLOYABLE

One thing is for certain, entrepreneurs are different to the rest of us mere mortals. Indeed, they don't have jobs. In fact, they pride themselves on being unemployable. They also have a reputation for earning vastly more than the rest of us. It is the case that, if you want to get rich, you'll never do it by working for someone else. So if you want to start your own business how do you develop the unique mindset entrepreneurs seem to have?

John Roos, who in the 1980s was riding the tech wave in Silicon Valley, said: "A successful entrepreneur can't be afraid of failures or setbacks. An initial setback can be a great opportunity to take a new and more promising approach to any problem, to come back stronger than ever."

It takes a special kind of person to take failure in their stride and use it as a learning opportunity rather than a reason to give up. So have you got what it takes? And what is it anyway?

One person who has worked with many entrepreneurs is accountant Robert Frith, the author of the new book, *Drive like a Real Entrepreneur*. He was determined to find out the answer to the question: Are you born to be an entrepreneur - or can you learn how to be one? So he decided to go straight to the horse's mouth and question all the entrepreneurs he had as clients to find out. The answers he got were unexpected.

"Many people look at entrepreneurs and unfairly put their success down to sheer luck," Robert says. "Surprisingly, 96 per cent of the entrepreneurs I interviewed would agree with you. But when you analyse luck, the psychologists say that it's accumulative advantage and also fortune of a result beyond one's control. Put another way, luck is the result of preparation meeting opportunity. Opportunity without preparation doesn't work in the same way."

An example of creating your own luck, as Robert says in his book, would be the dry cleaner who opens a shop near a railway station so he gets footfall. But there is more to success than just opening the doors and waiting for people to arrive.

Thinking like an entrepreneur, he puts thought into when people want to drop off and collect. As a result, he opens early on a Monday to make it convenient for customers to drop their clothes off on their way to work. After asking his customers, he then chooses to close late on a Thursday night, not Friday when people are out entertaining



themselves in town. That means he can pick up a larger percentage of the business that's available. Some people would call that luck, but in this case it's thinking like an entrepreneur.

DELIGHT

Many entrepreneurs have succeeded by putting themselves in the mind of their customers and looked for ways to delight them. Robert explains: "One way of doing this is to create a questionnaire for your customers in which you ask them to rate, in order of importance, 10 to 15 things your business delivers to them. When you analyse the results, you will immediately see what is important to them and what is less so. That information is invaluable in making your business truly customer centric."

He adds: "A lot of people are jealous of entrepreneurs and few really understand what they necessarily have to go through. For example, entrepreneurs are not afraid of taking risks and would put their house on the line if it was necessary. They may not draw a salary for a while and yet have to pay their employees, make sure their suppliers are paid and service their customers. They are focused on doing what it takes to succeed because the rewards of success far outweigh the short-term challenges they have to endure on the way. They keep their eyes on the prize."

You're never too old to start a business, turn your dreams into reality, be your own boss, build a business and retire rich. Young and old are starting businesses today that could be the success stories of the future, but many will fail.

According to business coach Shirley Mansfield, author of the book *The Grown-Up Business*, a big challenge for business owners is to work on the business - directing, not doing - and making sure the building blocks and the rules are in place so that it can become a grown-up business.

CONFIDENT

"Running a business is a lonely place," she says. "It's stressful and hard work and long hours with little reward. But it doesn't have to be like that. A grown-up business that is confident, consistent, effective, efficient, profitable and brilliant at problem solving will make more money and grow quicker, easier and stronger than its competition."

"One of the biggest risks to any business, particularly a young business, is that the owner fails to identify a problem or, worse still, they identify a problem and then ignore it, stick their head in the sand or try and sweep it under the carpet. The problem is that problem grows into an enormous problem that will damage or even kill the business."

"It's so easy for business owners to get caught up in the day-to-day that they just ignore it or don't see it because they're not measuring what happens. It's just as easy for problems to become fatal."

Finally, the one thing common to all successful entrepreneurs is the realisation that they don't know it all. Every one of them has a mentor. As Ray Croc, the founder of McDonald's, once said: "When you're green, you grow. When you're ripe, you rot." When you are always open to learning, you are in the mindset to succeed. **MM**

"If you want to get rich, you'll never do it by working for someone else"

■ Chris Day has spent a lifetime as a communicator. Originally an actor and theatre director, he has appeared on television, in films, on radio and on stage. He is currently the CEO of Filament Publishing, a boutique publishing house specialising in training, self help and personal development titles. He is the author of the book *Turning your Knowledge into Income*.

■ Telephone: 020 8688 2598 ■ Email: Chris@FilamentPublishing.com



Filament
Media Marketing Publishing

opportunities

OpppsFinder

READER ENQUIRY NUMBER	COMPANY	INVESTMENT LEVEL
BUSINESS & PROFESSIONAL SERVICES		
6162	Bob Welfare Ltd	from £2,500
6182	Brimardon	£2,950
6276	BrokerPlan	£4,495
6236	CLR Consultancy	£5,000 +
6345	Copy this idea	
6352	iPas2	
6321	The Energy Link	
6229	Magnum IQ	\$199
6353	Open Genius	
6188	Passport2Wealth4U	Free to join
6330	Polaris	
6351	Pollixa	
6225	Secure Health	None
6216	Spotlight Marketing	AOR
6217	The Vending Revolution Ltd	From £2,900
6163	The Work Smart Club	
6192	Wade World Trade	AOR
CHILDREN		
6327	Ambassador - Origin Unite	AOR
6140	Barefoot Books	
6298	Captain Tortue	
6308	Jumicar	AOR
6210	The Keepsake Co	From £395
6303	Truly Madly Baby	
6080	Usborne Books st Home	£38
CLEANING		
6128	Enjo Ltd	
6144	Hallmark Cleaning	£397
6222	Ionic Systems	
6181	Ovenmaster	£2,395
6110	The Kirby Company	
6135	VK Direct Ltd	AOR
COMMERCIAL AND INDUSTRIAL		
6320	Electrolux Professional Laundry Systems	£15,000
6332	Gold Solutions	
COMMUNICATIONS		
6105	ACN Europe	
6158	comF5	\$100
6310	Utility Warehouse	£100
6326	Unite Empower	
DROPSHIPPING		
6243	ATS Distribution	
6160	dropshipper.co.uk	From £99.99
FOOD & CATERING		
6293	Best in Glass	
6053	Pampered Chef - UK Ltd (The)	£90
6291	Evolution	£0 - £20,000
6329	Healthy Coffee	

FOR MORE INFORMATION ON ANY OF THE COMPANIES LISTED IN THIS SECTION VISIT WWW.MAKINGMONEY.CO.UK AND CLICK ON 'LOOKING FOR A BUSINESS OPPORTUNITY'. THEN SELECT THE CATEGORY(IES) YOU ARE INTERESTED IN AND FIND THE COMPANIES YOU WISH TO KNOW MORE ABOUT.

Small Investment Big Return

IF YOU NEED ADDITIONAL INCOME BUT HAVE LIMITED CAPITAL TO INVEST, **MAKING MONEY'S** OPPORTUNITY FINDER WILL POINT YOU IN THE RIGHT DIRECTION

BUSINESS TYPE	DSA MEMBER F = FULL P = PROSPECTIVE
Computer based, currency trading	
Commercial & Business Finance Brokerage	
Your own training and/or consultancy business	
Connecting people and changing lives.	
A business you can build a career on.	
A proven cash business funding available	
Generate huge profits by doing good!	P
Children's road safety	F
Creative business courses inc. support	
Start a business that grows with your family	F
A home-based business established for 13 years.	F
Lost cost oven cleaning business opportunity.	F
Profitable business from Electrolux	
Online videomarketing	F
Utility Warehouse, network marketing opportunity	
Territory dealerships OTE £100,000 PA +	P

Many would-be entrepreneurs are deterred from starting their own businesses by a lack of capital but the Direct Sales industry offers an attractive package of low start-up costs and ongoing training designed to kick-start your new business and generate additional income at an early stage of development.

Making Money's Opportunity Finder is a user-friendly guide to the diverse range of opportunities in the Direct Sales industry and provides up-to-date contact information as well as sound advice from the Direct Selling Association.

Through these pages you will be able to find a product range you feel comfortable with and a company that offers you the opportunity you are looking for. It could change your life for ever.

HOW TO USE OPPORTUNITY FINDER

Details of companies operating in the UK are listed by product group – Health, Beauty, Household, Communications and Miscellaneous. Some companies will appear more than once in the listings as they offer opportunities across several products ranges.

You can obtain further information on any of these companies by either:

- Visiting the company's listed website.
- Completing the pre-paid reader enquiry card in this issue of Making Money, quoting the appropriate reference number

NETWORK MARKETING

Network Marketing adheres to Paul Getty's famous philosophy that it is better to earn a small amount of money from a large number of people than to earn a lot of money from a small number of people. Network Marketing has grown in the UK by over 40 per cent in the last 5 years.

“MM's Opportunity Finder is a user-friendly guide to the diverse range of opportunities in the Direct Sales industry”

Offering low investment and ongoing training, network marketing is a people business where networkers build teams of like-minded entrepreneurs – who in turn build their own teams. Income is earned from every member of each individual's team and that income usually remains in place while the team is active.

As most of the products and services are consumable by nature, there is an opportunity to build a strong and loyal customer base, thereby creating rapidly increasing earnings and, as most opportunities can be started part time – in tandem with a full time job – it offers a realistic and low-risk entry into the world of business.

DIRECT SELLING

Whilst many companies use both network marketing and direct sales to promote their goods and services, some rely solely on the direct sales approach. Organisations such as Avon Cosmetics and Eastern Energy prefer the direct sales approach where their products are uniquely sold on a person-to-person basis.

A further element of direct sales – referral marketing – relies on individuals recommending products to their friends as a means of sales promotion.

PARTY PLAN

With its UK origins somewhere back in the early 1960s, party plan continues to provide an effective sales platform for many companies. Party plan succeeds through a 'hostess' inviting a group of friends and acquaintances into her home for an informal evening where a party plan representative presents a range of products that can be purchased or ordered during the evening. The incentive for the 'hostess' is usually a free gift from the product range and the party plan representative will use the occasion to motivate guests to host further parties themselves, thereby maintaining the party plan momentum.

Party plan selling is ideal for products where a lot of information needs to be communicated to potential customers. **MM**

ABBREVIATIONS

slm = single level market	drs = drop shipping
ptp = person to person	bo = business opportunity
mlm = multi level marketing	srv = services
pp = party plan	

opportunities

“They all laughed when I said I was buying houses for one Pound . . . well, they’re not laughing now!”

Learn how a 64 yr old cleaner with no qualifications earned £32,400 in just one year, *Part-time*, buying 9 houses, (4) of which were bought for £1 each.



Freddie Rayner

Frightening care home costs for my In laws forced me to look urgently for a bigger income. Starting off at age 64 in July 2012 and finishing in July 2013, having earned £32,400 with £22,000 of the *residual income* over the next 10 years (£220,000)!

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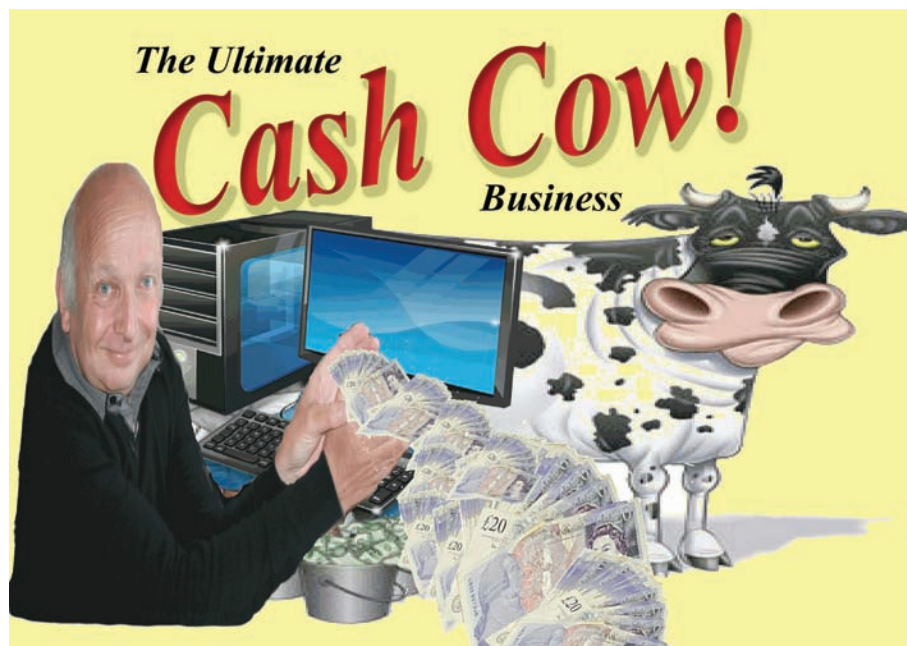
READER ENQUIRY NUMBER	COMPANY	INVESTMENT LEVEL
HEALTH & BEAUTY		
6001	Amway Europe Ltd	From £26.50
6296	Aquasource	
6286	Arbonne	
6270	Arriba Health	£85
6031	Avon Cosmetics Ltd	Free to join
6231	Bulk SMS Services	
6003	Cambridge Weight Plan	
6297	Ellapure	
6120	Energetix	£30
6269	FM Cosmetics & Fragrances	Free to join
6004	Forever Living Products UK Ltd	free to register
6299	GNLD International	
6292	Helen E Cosmetics	
6006	Herbalife Europe Ltd	From £62
6219	Innerlight	£162
6165	IsXperia	Free
6300	Jo Magdalena	
6010	Life Plus Europe Ltd	Free to join
6122	Lifestyles UK & Eire	
6014	Mannatech Ltd	From £20
6037	Mary Kay Cosmetics (UK) Ltd	£85
6258	Merlin Health	free to join
6126	Miglio Company	From £95
6275	Mona Vie	
6347	Morinda	
6040	Natures Sunshine	
6018	Neways International (UK) Ltd	free or £15
6019	Nikken UK Ltd	£43
6350	NHT Global	
6015	NSA Ltd	
6187	NSP Distribution Ltd	AOR
6020	NU SKIN UK LTD	aor
6042	Nutri-Metics International (UK) Ltd	From £45
6301	NYR Organic	
6022	Oriflame UK Ltd	£15
6072	Partylite UK Ltd	£250
6305	Peggy and Minnie	
6023	Pro-Ma Systems (UK)	Free to join
6280	Proto-col in business ltd	£50 inc Vat
6024	Reliv UK Ltd	£34
6306	SheerSense	
6288	Silpada	
6333	Soft Paris	
6307	Stemtech	
6025	Sunrider Europe Inc	AOR
6302	Tahitian Noni	
6268	Tiens	
6029	TuttoLuxo	£30
6026	Usana Health Sciences	
6027	Virgin Vie at Home	£120
6324	ViSalus	
6232	Xocai	
6289	Young Living	

HIGH STREET RETAIL

6285	Inside Out	
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**BUSINESS
TYPE**DSA MEMBER
F = FULL
P = PROSPECTIVE

	F
	F
	P
Best Industry for the next 20 yrs	F
	F
	F
	F
FM offers people a great low-risk business	F
Forever the Aloe Vera Company	F
	P
Global nutrition and direct selling company	F
IsXperia product focused people driven	F
	F
	P
Leading business opportunity	F
	F
Earn additional income with Merlin Living	
Run your own jewellery business with Miglio	P
	F
"Safe, effective health & beauty"	F
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	P



Cash COW

THIS BUSINESS OOZES CASH 24/7 AND
A FREE DVD SHOWS YOU HOW

Bob Welfare says: "The secret to making money in this amazing business is simple. Work highly productive, short hours. Take your money directly from the world's money supply via a computer - anything from £60,000 to £100,000 per year - then switch the computer off and have a life.

"That's what this exciting business is all about. I work short hours, make great money and have plenty of time to myself to enjoy the money."

LINK

If you want to make money, it pays to go directly to where the money is guaranteed to be - the world's money supply. Don't try taking money from customers. That's difficult. In this business, there are no people - so there are no customers. Therefore, no selling or marketing is required. What is provided is a straight link to where the world keeps its money.

You can make quick buying and selling transactions, make a great income, then enjoy the free time this business gives you.

Benefits include:

- Instant cash payments.
- A tried and tested method, with unlimited support and back-up.
- No selling, marketing, stock or customers required.

"I now make three times the money I used to make in a quarter of the time," Bob explains. "The trick is to work smart - not hard."

Bob's made a free DVD information pack available that proves how this business works. Called '£60,000 to £100,000 per year in the ultimate cash cow business', he adds: "You'll also see Paul on the DVD, who's one of my trainees and the first person I trained who's exceeded a £100,000 per year income.

"I'm very proud of that and it just goes to show

"It pays to go directly to where the money is guaranteed to be"

what personal, one-to-one training and close ongoing support and care can do for you. It's the secret to my outstanding success rate with training people."

AVAILABLE

Bob is one of those rare people who doesn't hide behind websites. He makes himself personally available in his home in Devon and is directly available by telephone.

Bob says: "I know websites are very popular these days, but they simply do not produce the kind of results I get for my people using the old fashioned way of working directly with another human being. Don't risk your future on anything less."

Because of Bob's insistence on only working with a handful of people per year, he can give you the ongoing support and care he insists on providing. The availability of Bob's course is limited, so call today to avoid disappointment. **MM**

FOR MORE INFORMATION

- Call **01803 606651** for your free DVD information pack.

FREE INFO NO: 6162

opportunities

The Ultimate Cash Cow! Business



This business simply - "Oozes" Cash

- **£60,000 to £100,000 plus per year.**
- **Instant cash payments.**
- **No Selling - No Customers - No stock.**
- **Work from home. No physical work.**

Have a life - and an amazing business.

Most business people, generally work very long hours, suffering from "burn out" and stress. That's not what I came into business for!

We work highly productive, short hours. Make your money- switch the computer off, then "have a life" That's what this business is all about.

With personal real time "One to One" back up from Bob, and a money back guarantee. It's the best opportunity available today.

If you want the financial security that comes from being your own boss. Working in a recession free business - that can never go away. A business that puts you in control of your life. Then you simply have to take a look at the Free DVD.

Call Bob: 01803 606651 for your free DVD

Using my personally developed methods and techniques, you too can profit from the Professional Transaction Business.

Latest News.

★ Paul exceeds £100k per year
See how one of Bob's trainees, broke the £100k per year target.

FREE DVD - Reveals it all.

Before you consider any other business, you need to take a look at the professional transaction business. It will totally change the way you think about making money. It makes all other businesses look like hard work. Why? Because compared to this - they are.

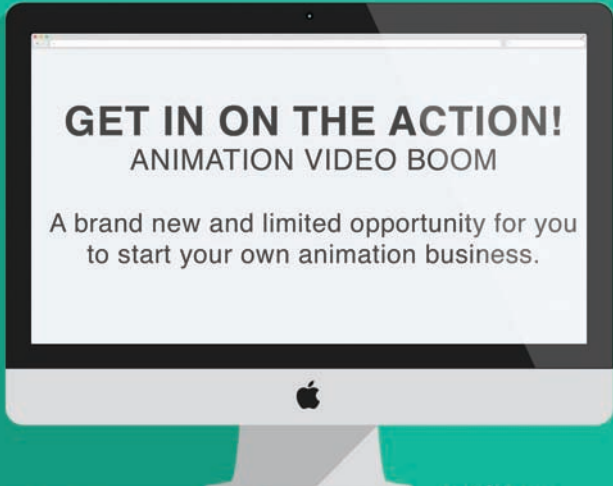
Bob doesn't hide behind web sites. Work with a real person "one to one" - not a web site. Call Bob today for the free DVD. Personal "one to one" training is the best way to success. *Don't risk your future on anything less.*

Limited places available.

FREE INFO NO: 6162

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- Enjoy 60-80% profit margins
- No experience necessary
- Full one-to-one training - face to face
- 12 months ongoing support and coaching
- Full sales training with scripts, tools
- Full portfolio from day one to use
- Full return on investment from your first client

JUST £1,499 LIMITED

"With stats like 74% of all internet traffic in 2017 will be video and 1.8 million words is the equivalent of just 1 minute of video now is the time to join me and be a part of this amazing opportunity" - Scott Barlow

VISIT www.pollixa.com/opportunity
or email info@pollixa.com

FREE INFO NO: 6351

READER ENQUIRY NUMBER	COMPANY	INVESTMENT LEVEL
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HEMOCARE & PROPERTY MAINTENANCE

6049	Betterware plc	Free to join
6007	Kleeneze Limited	From £0 to £185
6309	Kwik Kerb	£48,356
6344	Lawnrite	£5,000
6328	Momentis	
6081	Vorwerk (UK)	Free to join

LETTINGS & PROPERTY

6131	Buy As You View Holdings	AOR
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MOTORING SERVICES

6138	Ayce Systems	from £1,095
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PRINT & PROMOTIONAL SERVICES

6295	Able Labels	
6063	Creative Memories	
6277	Cut Out Your Coupons	£3,500+vat
6331	Index Books	

SERVICES

6154	1virtual.com	From £8,500
6176	ASC Financial	minimum £25000
6180	HM Marketing	
6148	The Internet Business School	
6148	Logicworks	AOR
6220	MLM Messaging	
6234	Mr Site	
6198	National Business Register	n/a
6149	Xpres	n/a

TRAVEL & LEISURE

6263	Happi Group	Free to join
6287	Pinnacle Global Investments	£395
6079	Traidcraft plc	£38
6290	World Ventures	

**BUSINESS
TYPE****DSA MEMBER**
F = FULL
P = PROSPECTIVE

	F
Work for yourself with an 80+ year old British PLC	F
Continuous concrete coloured edging	
The framework for your own successful lawncare business	
SMART Repair Business opportunity.	
	P
	F
We arrange Business Finance for Business People	
Earn from home the simple way.	
Home based travel consultancy	



Stepping into **spring**

NOW'S THE TIME TO START THINKING ABOUT BECOMING THE BOSS OF YOUR OWN DIRECT SELLING BUSINESS, **LYNDA MILLS** OF THE DIRECT SELLING ASSOCIATION **SAYS**

With spring arriving, it's a great time to start something afresh and to get some extra money coming in ready for summer. Perhaps it could be put towards your summer holiday?

Direct selling is a flexible way of earning some extra cash and is available to everyone, no matter what their age or experience.

PASSIONATE

The most successful direct sellers tend to be those who choose to work with products they feel passionate about. We already have a huge variety of member companies within the Direct Selling Association, with many new businesses joining in the last year.

Lupo & Wolf is a jewellery brand that gives a third of its profits to animal conservation projects. With

this company, you can host a party to showcase the beautiful and unusual collections on offer.

CREATIVE

Stampin' Up! offers a chance to meet up with friends and talk everything craft. With card creating, labels and decorative boxes available with this opportunity, it's perfect for people wanting to get creative in time for Easter.

With its aim of inspiring healthy living around the world, Juice PLUS+ distributors offer a range of supplements packed with 26 concentrated fruits and vegetable in each capsule. **MM**

FOR MORE INFORMATION

■ To find out more and how to get involved, visit **www.dsa.org.uk**.

Direct selling is a flexible way of earning some extra cash



Business Mart

Making Money



Card Compliance Services

Careers in
Merchant Services

Business Opportunity to earn £80k + per annum

There are over 1.5million credit card terminals in the UK.
CCS operates in this market, providing credit card facility
solutions to SME retail merchants across the UK. CCS has
already attained over 4000 customers since 2010.

How?

We provide a wide range of
terminal solutions as well as a
choice of the leading UK acquiring
banks to process merchant
transactions, quickly, effectively
and typically at a lower cost than
their current provider, backed up
by excellent customer service.

What are we looking for?

We are looking for individuals and
affiliates who wish to partner with
CCS to take advantage of this
rapidly growing market who wish
to develop an ongoing income in
excess of £80,000 per annum.

Who is this opportunity suitable for?

If you are capable of selling to a
wide variety of SME's, ethically and
effectively, this is an ideal business
opportunity.

By joining the CCS Revenue Partner
Programme you share in the ongoing
revenue we receive from every
transaction processed through the
merchant terminal sold by you.
Paid every month, year on year.

Training and Support

CCS provides full product and
market training, marketing support
and on-going sales
management
support.

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If you would like to join our Revenue
Partner Programme or to simply find
out more information then please register
your interest by emailing your CV to
partner.program@uk-ccs.com



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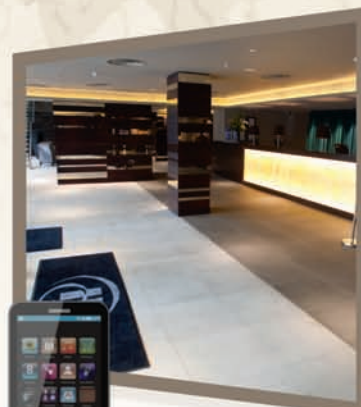
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Franchise owners say:



JOANNE
Previously
Project manager
at Bank of Scotland
Starting
turnover: £50k
Current
turnover £144k

"Once I met the
Dublcheck team I found
the concept of commercial
cleaning very appealing"
- Joanne

"We found Dublcheck
during our research into
the franchise industry
and immediately liked
its concept of
guaranteed turnover*,
with Dublcheck finding
your clients and
guaranteeing the level
of turnover you desire."
- Peter



PETER & PRU
Previously
Greengrocers
Starting
turnover: £12k
Current
turnover £77k

"Facing redundancy in my
50's was unsettling. A
management franchise
was ideal because it
enabled me to utilize my
previous management
experience. I love the fact
that the harder my team
and I work the higher the
rewards." - Graham



GRAHAM
Previously MD
of Colouroll
Starting
turnover: £48k
Selling
turnover £400k

"A big thank you to the
Dublcheck team, and
to receive an award
was brilliant"
- Len



LEN DONNELLY
Previously
Retail Manager
Purchased
resale
Current
turnover £350k



SONAL & MITESH
Previously Quantity
Surveyor
Starting
turnover: £14k
Current
turnover £150k

"Sonal and I can't believe
a year has past since we
decided to join this
wonderful franchise.
We both wish we had
done this years ago."
- Mitesh

OVER TWO DECADES OF SUCCESSFULLY SETTING PEOPLE UP IN BUSINESS



Carol Stewart-Gill
and the
Dublcheck
Support Team

BUILD YOUR BUSINESS THE EASY WAY

**NO NEED TO DO ANY SELLING...
WE GET THE BUSINESS FOR YOU!**
We Guarantee:

• **Turnover** • **Growth** • **Support**



Larry, Franchisee
Starting
Turnover £62k
Current
Turnover £250k



Jolanta, Franchisee
Starting
Turnover £14k
Current
Turnover £108k

Full training, support and low investment

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Turnover from £14,000 to half a £1/2 Million per annum.

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and opportunities available, you too could benefit from the
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Carol Stewart-Gill,
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*Guarantee turnover is not a guarantee of profit.